



NOTICE OF CHANGE

Transport Pack

There have been changes to Your expiring Policy which are listed below. The table lists the variations to Your prior Cover. You should understand these changes before you renew Your Policy.

Note: We have also improved the structure and wording of some of the clauses within this Policy to make it easier to read and where they have not altered Your Cover We have not listed them below.

EFFECT	FEATURE	PREVIOUS COVER	CHANGE
POLICY PRODUCT 1 - COMMERCIAL MOTOR			
INTRODUCTION & DEFINITIONS			
Clarity	Working Accessories	Your previous Policy defined Working Accessories.	This Policy has the same definition but We have clarified it means the accessories that You own or lease that are not specifically noted on Your Policy Schedule, but would normally be attached to, or in, or on, Your Insured Property.
Improvement	Conduct of others	Your previous Policy did not contain this clause.	When We consider a claim under this Policy Product 1, We will have regard to any prejudice suffered by You or any other person entitled to benefit under this policy in relation to that claim, caused by mental illness of, substance abuse and/ or an act of violence or intimidation by, another policyholder or person entitled to benefit under this Policy. In doing this, We may meet the claim when We are not legally required to do so. If We do, We will limit the claim in relation to the person claiming to an amount which is fair in the circumstances.
SECTION 1 - OWN DAMAGE			
Clarity	What You are Insured for in Section 1	Your previous Policy covered Your Insured Property, Extras contained in/ on or attached to Your Mobile Plant and Working Accessories whether or not they are attached to Your Mobile Plant.	This Policy's Cover is the same but clarifies We cover Your Insured Property's Extras and Working Accessories, whether it is Mobile Plant or a Motor Vehicle.
Improvement	New Insured Property replacement - Mobile Plant < 3 years old	Your previous Policy provided Cover to replace Your Mobile Plant if it became a Total Loss within two years of its first purchase after manufacture, subject to certain conditions.	This Policy has the same conditions but has increased the cover to respond within 3 years of its first purchase after new manufacture.
AUTOMATIC ADDITIONAL BENEFITS TO SECTION 1			
Clarity	Benefits included within or additional to, Sum Insured	Your previous Policy was not always clear when some Additional Benefits were included within or additional to the Sum Insured noted in Your Policy Schedule.	This Policy now clarifies within each benefit, if they are additional to, or within, the Sum Insured noted in Your Policy Schedule.
Improvement	Hire Motor Vehicle After Theft	Your previous Policy provided up to 30 days/\$10,000 to hire a similar Motor Vehicle after Theft.	This Policy covers up to 30 days/\$12,500. However, should Policy Product 4 Downtime apply to Your Motor Vehicle item, this additional benefit is deleted.
Improvement	Emergency Repairs	Your previous Policy provided \$5,000 for Emergency Repairs.	This Policy provides \$7,500.

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).

EFFECT	FEATURE	PREVIOUS COVER	CHANGE
Improvement	Family Expenses when operator/driver hospitalised	Your previous Policy provided \$3,500 for family member travel and accommodation expenses.	This Policy provides up to \$5,000 for such reasonable expenses.
Improvement	Funeral Expenses	Your previous Policy provided \$10,000 for Funeral Expenses subject to certain conditions.	This Policy provides up to \$15,000.
Improvement	Modification for Disablement	Your previous Policy provided up to \$10,000 for modifications to Your Insured Property due to disablement, subject to certain conditions.	This Policy provides up to \$15,000 for such reasonable expenses.
Improvement	Personal Effects (Operator/Driver)	Your previous Policy provided \$3,000 for personal effects, subject to certain conditions.	This Policy will reimburse the replacement cost of these personal effects, up to a maximum of \$5,000 for any one employee.
Improvement	Psychological & Trauma Counselling	Your previous Policy provided \$5,000 for reasonable professional counselling for trauma arising from an Accident, subject to certain conditions.	This Policy provides up to \$20,000.
Improvement	Return of Insured Property	Your previous Policy provided up to \$5,000 or \$25,000 following repair or Theft, to return Your Insured Property, subject to certain conditions.	This Policy provides up to \$25,000 for such reasonable expenses.
Improvement	Reward costs	Your previous Policy provided up to \$5,000 for all reward offers following theft, subject to certain conditions.	This Policy provides up to \$10,000.
Improvement	First Aid Kit Expenses	Your previous Policy did not have this Cover.	This Policy will cover You for the cost of replacing or re-stocking Your first aid kit which has been used, or damaged as a result of an Accident in which Your Motor Vehicle was involved. The most we will pay for this benefit is \$5,000 per Loss. This additional benefit is additional to the Sum Insured noted in Your Policy Schedule.
EXCLUSIONS TO SECTION 1			
Clarity/Restriction	Fuel Additive/ Inadequate lubricant	Your previous Policy excluded loss or damage caused by the use or misuse of an incorrect fuel type or additive, for Insured Property that is not a car, 4WD, utility or van < 4.5t GVM. It also excluded damage caused to Mobile Plant by a failure to maintain adequate oil, coolant or lubricant.	This Policy has been clarified to exclude such loss caused by misfuelling, or the use (or misuse) of an incorrect fuel, hydraulic fluid, lubricant or additive. It also clarifies that it excludes damage to Mobile Plant caused by use, misuse or failure to maintain adequate oil, coolant or lubricant, but provides cover if an Accident or fire is caused by such a failure.
SECTION 2 - LEGAL LIABILITY TO THIRD PARTIES			
Improvement	Dangerous Goods (Carrying Liability)	Your previous Policy provided Cover for Dangerous Goods Carrying liability, subject to limits, conditions and exclusions. That Cover only responded to Dangerous Goods of a quantity that requires the load to be placarded.	This Policy provides the same Cover and conditions, but has removed the requirement that the Dangerous Goods must be of a quantity that requires the load to be placarded.
Improvement	Fire, Police & Emergency Services	Your previous Policy provided Cover up to \$25,000 per Accident for fire, police and emergency services costs subject to certain conditions. Separate cover is also provided under Dangerous Goods clean up in Section 2(clause 4b).	This Policy provides the same cover but has extended it up to \$100,000 per Accident, for reasonable costs.

EFFECT	FEATURE	PREVIOUS COVER	CHANGE
Improvement	Non-Owned Motor Vehicles	Your previous Policy did not provide this extension to Section 2 cover.	We agree to indemnify You against liability as described in Sections 2 of this Policy in respect of a motor vehicle not owned or supplied by You whilst such motor vehicle is in the charge of Your employee driver whilst on Your business.
Restriction / Clarity	Employer Liability Exclusion – Injury to relative/ cohabitant of Injured Employee	Your previous Policy excluded injury to employees, deemed employees and that required to be covered under workers' compensation and similar laws.	This Policy has the same exclusion but clarifies we do not pay for any liability for injury sustained by anyone related to, or living with, Your employee (or a person deemed to be Your employee) as a result of Your employee's Personal Injury.
EXTENSIONS TO SECTION 1 AND 2			
Improvement	Acquired Companies – Notification to Us	Your previous Policy provided some extensions for acquired companies, subject to certain conditions and provided You advised us within 45 days	This Policy has the same cover but You must now advise as soon as possible during the Period of Insurance of Your interest in such acquired companies.
Restriction	Trailer in Control (Non-owned trailer)	Your previous Policy provided some Cover for non-owned trailers.	This Policy has the same cover but has clarified that in no circumstances will this benefit Cover caravans.
Improvement	Substitute vehicles	Section 1 of Your previous Policy did not have this Cover.	a. Section 1 is extended to Cover loss or damage to similar Insured Property; and b. Section 2 Cover is extended to Cover Your liability arising from the use of similar registered Insured Property, that You do not own but have in Your possession as a substitute for Your Insured Property whilst undergoing repair or service, where You are liable to insure the substitute vehicle.
EXCLUSIONS TO THIS POLICY PRODUCT 1			
Improvement	Hire, Lease, Loan to a Third Party – Trailers loaned out by You	Your previous Policy excluded loss or damage to Your Insured Property or any liability incurred whilst it is subject to any agreement for hire, or loan or is leased or let by You to any other party.	This Policy has the same exclusion but clarifies this exclusion will not apply to trailers that are loaned by You to any other party for a period no more 12 months (unless otherwise agreed in writing).
Restriction	Mobile Home, Caravan and Camper exclusion	Your previous Policy excludes some types of loss, damage or liability from Your mobile home, caravan and campers.	This Policy has extended the same exclusion to include Motor Vehicles with living quarters or cooking apparatus.
Clarity/ Restriction	Locomotives/ Rolling Stock	Your previous Policy excluded any type of locomotive or rolling stock under the Motor Vehicle definition.	This Policy has the same exclusions but has been clarified to specifically exclude any loss, damage or liability arising directly or indirectly from Your use, ownership or operation of locomotives and rolling stock.
CONDITIONS TO THIS POLICY PRODUCT 1			
Improvement	Age/ inexperience excess for cars/4WD/van/ coupe with a value below or above \$150,000	Your previous Policy applied an additional Excess for age and inexperience. For the noted light vehicles operated by someone under 21 years old and valued up to \$100,000 the additional Excess was \$750, for those valued over \$100,000, the additional excess was \$10,000.	This Policy applies the same conditions for those lighter vehicles operated by someone under 21 years old and valued up to \$150,000 the additional Excess is \$750, for those valued over \$150,000, the additional excess is \$5,000.

EFFECT	FEATURE	PREVIOUS COVER	CHANGE
Improvement	Age/ inexperience excess for Mobile Plant lowered	Your previous Policy applied an additional Excess for age and inexperience. For Mobile Plant operated by someone under 23 years old or with less than 2 years' experience in that license class, the additional Excess was 150% of Your standard Excess.	This Policy applies the same conditions and excess for Mobile Plant operated by someone under 21 years of age or with less than 2 year experience.
Improvement	Radius Excess – Bus removed	Your previous Policy applied an additional Excess for operating a bus outside of the radius from Your base of operations as specified in Your Policy Schedule.	This Policy has removed that additional out of radius Excess for Buses.

POLICY PRODUCT 2 – PUBLIC AND PRODUCTS LIABILITY (if noted on Your Policy Schedule)

DEFINITIONS

EFFECT	FEATURE	PREVIOUS COVER	CHANGE
Improvement	Advertising Liability	Your previous Policy did not define Advertising Liability.	This Policy defines Advertising Liability: a. defamation; b. infringement of copyright or of title or slogan; c. piracy or unfair competition or idea misappropriation under an implied contract; d. invasion of privacy, e. committed or alleged to have been committed during the Period of Insurance in any advertisement, publicity article, broadcast, telecast, social media or online platform and arising out of the Your advertising activities or any advertising activities conducted on Your behalf, in the course of advertising Your Products, goods or services.
Improvement	Interested Party	Your previous Policy did not define Interested Party.	This Policy defines Interested Party as any person, company or legal entity shown on Your Policy Schedule as the interested party.
Improvement	Occurrence	Your previous Policy defined Occurrence.	This Policy has the same definition but it has been extended to include Advertising Liability.
Improvement	Principal	Your previous Policy did not define Principal.	This Policy defines Principal as any person, company or legal entity shown as a party who You have entered into a written contract with in connection with Your Business where You agree to perform work, provide Your services or supply Products to the party and the contract requires You to obtain insurance for legal liabilities incurred by that party which arise from Your performance of the contract.
Restriction	Use as a Tool of Trade	Your previous Policy defined Use as a Tool of Trade.	This Policy defines it in the same way but has clarified that it does not include transit on a designated road to, from, or between a work site;

THE COVER

Improvement	Advertising Liability	Your previous Policy did not Cover Advertising Liability.	This Policy's Cover is extended to include Your legal liability to pay as compensation for Advertising Liability as a result of an Occurrence happening in the Period of Insurance within the Territorial Limits and in connection with the Business or caused by Your Products less the Excess amount specified in Your Policy Schedule. Exclusions apply.
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ADDITIONAL BENEFITS

Improvement	Principals Liability & Interested Parties	Your previous Policy provided some Cover for Principal's Liability but was not specific on Interested Parties.	This Policy clarifies We will extend Cover provided that: i. any legal liability for Personal Injury or Property Damage incurred by Your Principal arises directly from Your negligence in the performance of the contract between You and Your Principal; ii. Cover under this Additional Benefit is required by the contract between You and Your Principal; iii. any claim You make in relation to an Occurrence which gives rise to the Principal's legal liability arises solely out of Your Business and would not be excluded or otherwise outside the Cover provided by this Policy; and iv. the Principal will comply with and be subject to the terms, conditions and limitations of Your Policy as though the Principal were You; Unlike the Interested Party, the Principal does not need to be noted on Your Policy Schedule for this Additional Benefit to apply. This Additional Benefit will not extend to any legal liability incurred by a Principal which arises: i. out of or in connection with the Principal's own negligence, acts, errors or omissions; ii. independently of Your performance of the contract between You and the Principal; or iii. from an Occurrence in respect of which You or the Principal is entitled to be indemnified pursuant to an insurance Policy which provides workers' compensation insurance or any other insurance Policy or scheme which provides Cover against liability for injuries to workers or Employees.
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EXCLUSIONS

Restriction	Types of Works	Your previous Policy did not exclude the operation of cellular networks.	This Policy now excludes Your legal liabilities related to the operation of cellular networks.
Restriction	Types of Products	Your previous Policy did not exclude Your legal liabilities related to Your Products that are: animal feed, tobacco, pharmaceuticals, chemicals, telephones, blood products.	This Policy now excludes Your legal liabilities related to Your Products that are: animal feed, tobacco, pharmaceuticals, chemicals, telephones, blood products.
Restriction	Sporting Participation	Your previous Policy did not exclude Your legal liabilities related to sporting participation.	This Policy now excludes Your legal liabilities related to any game, match, race, practice, trial, or other sporting or physical activity (including but not limited to swimming, gymnastics, health and fitness activities).

Restriction	Amusements	Your previous Policy did not exclude Your legal liabilities related to amusements.	This Policy now excludes Your legal liabilities related to animal rides, amusement rides or amusement devices of any description (including but not limited to inflatable equipment).
Restriction	Glyphosate / per and polyfluoroalkyl substances (PFAS)	Your previous Policy did not exclude Your legal liabilities related to glyphosate and PFAS	This Policy now excludes Your legal liabilities related to glyphosate and per and polyfluoroalkyl substances (PFAS), or any materials containing them in whatever form or quantity.
Restriction	Trains, locomotives, rolling stock.	Your previous Policy did not exclude Your legal liabilities related to Your operation of trains, locomotives and/or rolling stock.	This Policy now excludes Your legal liabilities related to Your operation of trains, locomotives and/or rolling stock.
Restriction/Clarity	Advertising	Your previous Policy excluded certain types of Advertising Liabilities.	This Policy has a similar exclusion, but is has been clarified to exclude liability for advertising arising out of: a. breach of contract, other than misappropriation of advertising ideas under an implied contract; b. the incorrect description of the price of Your Product, goods or services; c. the failure of Your Products, goods or services to conform with advertised performance, quality, fitness or durability; or d. statements made by You, or at Your direction, that You know are illegal or false; Further, there is no Cover for any Advertising Liability where Your business activity is publishing, advertising, broadcasting or telecasting.
Restriction	Molestation or Sexual Assault	Your previous Policy did not exclude Your legal liabilities related to molestation, sexual assault or sexual harassment.	This Policy now excludes Your legal liabilities related to actual, alleged, threatened or perceived sexual assault, sexual harassment or molestation.
Restriction	Electromagnetic fields	Your previous Policy did not exclude Your legal liabilities related to electromagnetic fields	This Policy now excludes Your legal liabilities related to electromagnetic fields.
GENERAL CLAIMS RESPONSIBILITIES			
Improvement	Excess	Your previous Policy did not apply a time frame of when the Excess must be paid to Us.	This Policy now requires the Excess to be paid to Us within 30 days of Our request.
Improvement	Notifying the police	In the event of burglary, theft and/or malicious damage, Your previous policy required police to be notified immediately.	This Policy now only requires police to be notified of burglary, theft and/or malicious damage as soon as possible.

POLICY PRODUCT 3 - CARRIERS PROTECT (if noted on Your Policy Schedule)

DEFINITIONS

EFFECT	FEATURE	PREVIOUS COVER	CHANGE
Improvement	Collision	Your previous Policy defined Collision.	This Policy has the same definition but includes jack-knifing.
Clarity	Consequential Loss	Your previous Policy defined Consequential Loss.	This Policy has the same definition but clarified loss of profit to mean loss of net profit.
Improvement	Conveyance	Your previous Policy defined Conveyance.	This Policy has the same definition but now includes equipment used to load or unload Cargo.

POLICY PRODUCT 3 - CARRIERS PROTECT (if noted on Your Policy Schedule)

Clarity	Dangerous Goods	Your previous Policy defined Dangerous Goods.	This Policy has the same definition but refers to the Australian Code for the Transport of Dangerous goods by Road & Rail.
Clarity	Deliberate Third Party Act	Your previous Policy defined Deliberate Third Party Act.	This Policy has the same definition but the exclusion for a deliberate act committed by Your Subcontractor is now replaced by an exclusion for deliberate act by others engaged by You to transport Cargo.
Clarity	Fire	Your previous Policy defined Fire.	This Policy clarifies that 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.
Clarity	Livestock	Your previous Policy defined Livestock which excluded Bloodstock and other horses, Breeding, Stud or prize animals.	This Policy defines Livestock in the same way but clarifies that Livestock excludes Bloodstock and other horses, Stud Stock or prize animals.
Clarity	Mobile Plant	Your previous Policy defined Motor vehicle but did not refer to mobile plant.	This Policy defines Mobile Plant as: a. backhoe, bulldozer, endloader, forklift, industrial crane or hoist, other mobile machinery/ equipment, agricultural implement; or b. non-motorised machine or implement. and is not a Motor Vehicle.
Clarity	Pollution	Your previous policy referred to pollution but did not define that term	This Policy defines Pollution as 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).
Improvement	Standard Trading Conditions	Your previous Policy defined Standard trading Conditions.	This definition is deleted from this Policy as the term is no longer used in the Policy.
Restriction/ Clarity	Stud Stock	Your previous Policy defined Breeding Stock.	This definition has been deleted and replaced with Stud Stock which 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.
Clarity	Transit	Your previous Policy defined Transit for Motor Vehicles/ Mobile Machinery.	This Policy has a similar definition for Transit which has been extended and clarified to cover Motor Vehicles/ Mobile Plant/ Caravans/ Trailered Boats. The definition also clarifies that any temporary storage cover provided is unchanged but must be incidental to Transit.
THE COVER			
Restriction	Cover Option 3 removed	Your previous Policy included 3 cover options.	This Policy has deleted the cover for Carrier's Cargo Legal Liability Cover Option 3. However Cover Option 1 Accidental Damage provides an improved automatic benefit for Carrier's Cargo Legal Liability.

POLICY PRODUCT 3 - CARRIERS PROTECT (if noted on Your Policy Schedule)

Clarity	Accidental Damage – Cover Option 1 and Insured Perils – Cover Option 2	Your previous Policy covered physical loss or damage to Cargo in Transit caused by, or in the custody or control of, You or Your Subcontractors.	This Policy clarifies the cover is for physical loss or damage to Cargo in Transit, without referencing You or Your subcontractors. Note Additional Benefits cover for ‘Others Acting on Your behalf’ further below.
Clarity	Refrigeration, Temperature Controlled or Perishable Cargo	Your previous Policy provided some Cover options for temperature variation from malfunction, selection of wrong temperature or failure turn on refrigeration power but excluded Cover if You have failed to maintain Your refrigeration machinery.	This Policy clarifies that We will not cover Your failure to reasonably maintain your refrigeration machinery according to manufacturers guidelines that causes or contributes to loss, damage or deterioration of the Cargo.
Improvement	Additional benefit Carrier’s Cargo legal liability (Accidental Damage – Cover Option 1)	Your previous Policy under Cover Option 1 included an additional benefit for Carrier’s Cargo legal liability cover subject to conditions in relation to Your standard trading conditions.	This Policy’s additional benefit of Carrier’s Cargo Legal Liability Cover does not contain conditions in relation to Your standard trading conditions. This benefit and the application of legal defence cover will be subject to Your legal liability.
Clarity	Transport by Sea (Cover Option 1&2)	Your previous Policy referred to cover where the Cargo was transported by sea between Australian ports.	This Policy provides the same Cover but has been clarified and extended to also include the Cargo loss or damage from stranding or Collision of the vessel with any object other than water.
Restriction/ Clarity	Optional Extension: Nominated Special Contracts Insurance (Accidental Damage) under Cover Option 2 Insured Perils 2	Your previous policy included an optional cover extension for Nominated Special Contracts Insurance – Accidental Damage	This Policy has deleted the cover extension. Accidental damage cover should be arranged under Accidental Damage – Cover Option 1
ADDITIONAL BENEFITS			
Improvement	Cargo Consequential Loss	Your previous Policy included an optional extension of cover for cargo consequential loss and legal costs, subject to payment of an additional premium.	This Policy includes an additional benefit for liability to pay Cargo Consequential loss to the owner of the Cargo up to \$100,000 per event and \$200,000 for all claims occurring during the Period of Insurance. No additional premium is payable unless higher Sum insured Amounts are required.
Improvement	Onforwarding Costs	Your previous Policy allowed costs to complete carriage of cargo to the destination named in the consignment note.	This Policy has included the additional benefit to allow for other destinations requested by the cargo owner.

POLICY PRODUCT 3 - CARRIERS PROTECT (if noted on Your Policy Schedule)

Restriction/ Clarity	Others Acting on Your behalf (formerly Subcontractor Indemnity)	Your previous Policy allowed some cover for subcontractors subject to certain conditions	This Policy has deleted the "Subcontractor Indemnity" and replaced it with Cover for "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.
Improvement	Mustering/ Agistment	Your previous Policy provided cover for reasonable mustering and agistment up to \$1,000 per animal or \$50,000 for any one event.	This Policy has increased the same cover up to \$1,500 per animal.
Improvement	Acquired company clause	Your previous Policy allowed automatic cover for acquired companies subject to notification to Us within 60 days and payment of an additional premium.	This Policy has the same cover but the 60 day notification requirement has been replaced with a reasonable time frame within the Period of Insurance.
Clarity	Fumigation, Quarantine and /or decontamination expenses clause	Your previous Policy included this cover	This Policy provides the same amount of cover but has clarified that the cover only responds to an order from the relevant quarantine authority of the country where the Cargo will be unloaded but excludes any such costs that are mandated pre-transit.
HOW WE WILL SETTLE YOUR CLAIM			
Clarity	We will pay You or the Owner of the Cargo	Your previous Policy provided that we will pay the Your Customer (or other party as directed by the Customer)	This Policy has clarified that we will pay You or the owner of the lost or damaged cargo (if directed by You).
Improvement	No Invoice	Your previous policy stated that if there is no invoice to support the value of the Cargo, then We will pay You the cost of replacing the Cargo with similar goods of the same age and condition.	This Policy has the same cover but has included an allowance to determine the value of the Cargo by a pre accident valuation of the cargo based on a report by a qualified valuer.
EXCLUSIONS TO THIS POLICY			
Restriction/ Clarity	Pollution	Your previous Policy did not exclude Pollution.	This Policy excludes Pollution, as defined.
Improvement	Insufficiency of packing	Your previous Policy excluded cover resulting from insufficiency of packing.	This Policy excludes 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 employee.
Restriction	Insolvency or financial default of any others acting on your behalf	Your previous policy did not exclude losses due to insolvency or financial default of others acting on your behalf	This policy has included this exclusion for insolvency and financial default.
Clarity	Excluded Cargo	Your previous Policy excluded aircraft but did not exclude military drones.	This Policy excludes for military drones.

POLICY PRODUCT 3 - CARRIERS PROTECT (if noted on Your Policy Schedule)

Clarity	Damaged whilst towing	Your previous policy excluded cover whilst towed / moving on own wheels.	This Policy excludes Cargo being moved by hook and chain, wheel lift and boom lift towing.
Clarity	Fines & Penalties	Your previous policy excluded an infringement of copyright or patent	This Policy has clarified that statutory fines are also excluded.

POLICY PRODUCT 4 - DOWNTIME (if noted on Your Policy Schedule)

Improvement	Cover for stolen but recovered and damage Vehicles	Your previous Policy excluded Cover for stolen Vehicles.	This Policy has the same exclusion but provides cover for stolen Vehicles that were subsequently recovered in a damaged state
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GENERAL CONDITIONS AND CLAIMS RESPONSIBILITIES APPLICABLE TO ALL PRODUCTS

Clarity	Fraudulent disclosure or misrepresentation	Your previous Policy required You to not make any fraudulent disclosures or misrepresentations when proposing Your insurance to Us and outlined the consequences.	This Policy has clarified those consequences: i. We may cancel the Policy or declare it never existed because it was not properly entered into due to Your fraudulent misrepresentation or non- disclosure; or ii. 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.
Improvement	Notify us as soon as possible	Your previous Policy required You to notify Us of a loss immediately	This Policy requires You to notify Us as soon as possible.