



GENERAL & PRODUCTS LIABILITY SCHEDULE

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| Policy Number: | 10M 7431902 | |
| Insured: | Master Policy for declared RSL of Australia Sub Branches, Day Clubs and RSL Auxiliaries | |
| Business Description: | Meetings and social events including transport to and from, fundraising activities, commemorative events and services, property owners. | |
| Period of Insurance: | (From) 31 May 2024 (To) 31 May 2025 | at 4:00pm local time at the place of issue at 4:00pm local time at the place of issue |
| Limit of Indemnity: | | |
| Public Liability | \$20,000,000 | any one Occurrence |
| Advertising Injury | \$20,000,000 | any one Occurrence |
| Products Liability | \$20,000,000 | any one Occurrence and in the aggregate for any one Period of Insurance |
| Property in Your care, custody or control | \$50,000 | any one Occurrence and in the aggregate per Insured |
| Excess: | \$1,000 | any one Occurrence except: |
| | \$25,000 | each and every Occurrence with respect to injury to contractors, sub-contractors, employees of any contractors or subcontractors, labour hire personnel, worker to worker claims, and/or workers' compensation recovery actions (if covered). |
| | | 'worker to worker claim' means a claim made by an injured worker (as defined by any relevant workers' compensation legislation or similar scheme) against any Insured other than the injured worker's employer. |
| | \$5,000 | any one Occurrence in respect of claims arising out of or in any way connected with the use of sporting equipment provided by North Bondi RSL Sub Branch |
| Wording: | Steadfast_General and Products Liability_POL_CID0157_REV5_1223 | |
| Endorsement(s): | CGU (Steadfast) Non-Absolute Cyber Endorsement Pandemic Exclusion Participation Endorsement (WEF 01/10/2024) Declared Insured Endorsement | |
| Premium: | As Agreed | |

Signed for and on behalf of Insurance Australia Limited trading as CGU Insurance.

John Chambers
Underwriter, Liability SME & Schemes
30/09/2024

ENDORSEMENT SCHEDULE

CGU (Steadfast) Non-Absolute Cyber Endorsement

The following Endorsement applies to the Policy:

Section 3.9 of the Policy, 'E-Commerce', is deleted and replaced with the following

3.9 Cyber

- 3.9.1 arising out of Property Damage, defamation, humiliation, shock, fright, mental anguish, mental injury or breach of privacy directly or indirectly caused by, contributed to by or as a consequence of a Cyber Act;
- 3.9.2 arising out of the Insured's Products directly or indirectly caused by, contributed to by or as a consequence of a Cyber Act;
- 3.9.3 directly or indirectly caused by, contributed to by or as a consequence of Electronic Data Loss caused by a Cyber Act; or
- 3.9.4 directly or indirectly caused by, contributed to by or as a consequence of an act, error or omission by or on behalf of the Insured in controlling, preventing, suppressing, retaliating against or responding to a Cyber Act or Electronic Data Loss caused by a Cyber Act.

Provided that this exclusion 3.9 does not apply to claims for:

- 3.9.5 Personal Injury, excluding mental anguish or mental injury;
- 3.9.6 Property Damage, excluding Electronic Data; or
- 3.9.7 Advertising Injury,

directly caused by a Cyber Act.

For the purpose of this exclusion only, the following definitions apply:

Computer System means any computer, hardware, software, communications system (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, Electronic Data storage device, networking equipment or back up facility, owned or operated by the Insured or any other party.

Cyber Act means any actual or alleged illegal, malicious, reckless, wilful or criminal act or series of related illegal, malicious, reckless, wilful or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System.

Electronic Data means facts, concepts and information converted to a form useable for communications, display, distribution, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software and other coded instructions for such equipment.

Electronic Data Loss means the loss of use of, loss of access to, total or partial destruction of, corruption of, alteration of, misappropriation of, reduction in functionality of, repair of, replacement of, restoration of, reproduction of, error in the creation of, error in the amendment of, error in the entering of, deletion of, or theft of Electronic Data including any monetary amount pertaining to the value of such Electronic Data, the infringement of intellectual property rights and breach of confidentiality.

In all other respects the Policy remains unaltered.

Pandemic/Epidemic Exclusion

Notwithstanding any provision to the contrary within this Policy, it is declared and agreed that this Policy does not cover any loss, destruction, damage, liability, cost, expense or any other amounts (whether actual or alleged), directly or indirectly caused by, or contributed to by, or in consequence of, or in any way connected with any:

- disease determined to be a Listed Human Disease or in respect of which a Human Biosecurity Emergency is declared under the *Biosecurity Act 2015* (Cth) including any amendment, replacement, re-enactment, successor, equivalent or similar legislation including delegated legislation;
- outbreak of infectious disease declared as a pandemic or epidemic by the World Health Organization or any Australian government or Australian government agency; or
- disease determined by the World Health Organisation to be a Public Health Emergency of International Concern (PHEIC).

Participation Endorsement (WEF 01/10/2024)

Any liability for Personal Injury arising out of or in connection with the participation by any person in any:

- Dangerous Recreational Activity; or
- any athletic or sporting activity, training, competition, demonstration; performance, trial or race. However, this Exclusion does not apply to:
 - Personal Injury to a spectator; or
 - Walking, hiking, dancing; or
 - Fun runs, relays, egg and spoon races, three legged races, or
 - Darts, bocce, badminton, tennis, lawn bowls, ping pong, table tennis; or
 - Swimming with supervision; or
 - Walking soccer
 - Yoga, thai chi, pilates; or
 - Bike rides; or
 - Movie nights, trivia nights, pottery classes, art classes, guitar lessons, barbeque or coffee catch ups; or
 - Golf, putt putt golf, mini golf; or
 - Ten pin bowling; or
 - Fishing

Declared Insured Endorsement

1. Uralla RSL Sub Branch
2. Burwood RSL Sub Branch & RSL Auxiliary
3. Lambton New Lambton RSL Sub-Branch
4. Culburra Beach-Orient Point RSL Sub-Branch
5. Wallsend & District RSL Sub-Branch & RSL Auxiliary
6. Werris Creek RSL Sub-Branch
7. Balgowlah Seaforth/Clontarf RSL Sub-Branch & RSL Auxiliary
8. Botany RSL Sub Branch
9. Cessnock RSL Sub-Branch & RSL Auxiliary
10. Kendall RSL Sub-Branch & RSL Auxiliary
11. Lord Howe Island RSL Sub-Branch
12. Mungindi RSL Sub-Branch & RSL Auxiliary
13. Mortdale RSL Sub-Branch & RSL Auxiliary
14. Bingara RSL Sub-Branch & RSL Auxiliary
15. Castle Hill & District RSL Sub-Branch
16. Pittwater RSL Sub-Branch & RSL Auxiliary
17. Taree RSL Sub-Branch
18. North Sydney RSL Sub-Branch & RSL Auxiliary
19. Austinmer Thirroul RSL Sub-Branch
20. Bowraville RSL Sub-Branch
21. City of Wollongong RSL Sub-Branch & RSL Auxiliary
22. Coolamon RSL Sub-Branch & RSL Auxiliary
23. Bega RSL Sub-Branch & RSL Auxiliary
24. Caringbah RSL Sub Branch & RSL Auxiliary
25. Forbes RSL Sub-Branch & RSL Auxiliary
26. Wangi Wangi RSL Sub-Branch & RSL Auxiliary
27. Mudgee RSL Sub Branch & RSL Auxiliary
28. Alstonville RSL Sub Branch & RSL Auxiliary
29. Yamba RSL Sub-Branch & RSL Auxiliary
30. Hillston RSL Sub-Branch & RSL Auxiliary
31. City of Queanbeyan RSL Sub-Branch
32. Corrimall RSL Sub-Branch & RSL Auxiliary

33. Dee Why RSL Sub-Branch & RSL Auxiliary
34. Forestville RSL Sub-Branch & RSL Auxiliary
35. Tocumwal RSL Sub-Branch & RSL Auxiliary
36. Harbord RSL Sub-Branch
37. Urunga RSL Sub-Branch & RSL Auxiliary
38. Katoomba RSL Sub-Branch & RSL Auxiliary
39. Picton-Thirlmere-Bargo RSL Sub Branch
40. Tamworth RSL Sub-Branch
41. Wagga Wagga RSL Sub-Branch & RSL Auxiliary
42. Braidwood RSL Sub-Branch & RSL Auxiliary
43. Barham & District RSL Sub Branch
44. Bondi Junction/Waverley RSL Sub-Branch & RSL Auxiliary
45. Berry RSL Sub Branch & RSL Auxiliary
46. Boolaroo / Speers Point RSL Sub-Branch & RSL Auxiliary
47. City of Orange RSL Sub-Branch & RSL Auxiliary
48. City of Sydney RSL Sub-Branch
49. Collaroy RSL Sub-Branch & RSL Auxiliary
50. Yass RSL Sub-Branch & RSL Auxiliary
51. Delegate RSL Sub Branch
52. Denman RSL Sub-Branch & RSL Auxiliary
53. Dorrigo RSL Sub-Branch & RSL Auxiliary
54. Casino RSL Sub-Branch & RSL Auxiliary
55. Cooma Monaro RSL Sub-Branch & RSL Auxiliary
56. Epping RSL Sub Branch
57. Forster-Tuncurry RSL Sub-Branch & RSL Auxiliary
58. Jerilderie RSL Sub-Branch & RSL Auxiliary
59. Laurieton RSL Sub-Branch & RSL Auxiliary
60. Macksville RSL Sub-Branch & RSL Auxiliary
61. Wirrimah-Koorawatha RSL Sub-Branch
62. Wellington RSL Sub-Branch & RSL Auxiliary
63. Walgett RSL Sub-Branch & RSL Auxiliary
64. Woronora River RSL Sub-Branch & RSL Auxiliary
65. Taralga RSL Sub-Branch & RSL Auxiliary

66. Trundle RSL Sub-Branch
67. Stockton RSL Sub-Branch & RSL Auxiliary
68. Nabitac RSL Sub-Branch & RSL Auxiliary
69. Moruya RSL Sub-Branch & RSL Auxiliary
70. Branxton RSL Sub-Branch & RSL Auxiliary
71. Cardiff RSL Sub-Branch & RSL Auxiliary
72. City of Newcastle RSL Sub-Branch & RSL Auxiliary
73. Davistown RSL Sub-Branch
74. Dungog RSL Sub-Branch & RSL Auxiliary
75. Bulahdelah RSL Sub-Branch & RSL Auxiliary
76. Grenfell RSL Sub-Branch & RSL Auxiliary
77. Eden RSL Sub-Branch & RSL Auxiliary
78. City of Penrith RSL Sub-Branch & RSL Auxiliary
79. Penshurst RSL Sub Branch
80. South Lake Macquarie RSL Sub Branch
81. Arncliffe RSL Sub Branch
82. Bundeena RSL Sub-Branch & RSL Auxiliary
83. Petersham RSL Sub-Branch
84. Boggabri RSL Sub Branch
85. Nyngan RSL Sub-Branch
86. Glen Innes RSL Sub-Branch & RSL Auxiliary
87. Batemans Bay RSL Sub-Branch & RSL Auxiliary
88. Leeton RSL Sub Branch
89. Dunedoo Leadville RSL Sub-Branch & RSL Auxiliary
90. Batlow RSL Sub-Branch & RSL Auxiliary
91. Belfield RSL Sub-Branch
92. Bermagui RSL Sub-Branch & RSL Auxiliary
93. Blaxland/Glenbrook RSL Sub-Branch & RSL Auxiliary
94. Brunswick Heads/Billinudgel Sub-Branch
95. Byron Bay RSL Sub-Branch & RSL Auxiliary
96. Balmain/Rozelle RSL Sub-Branch
97. Canley Heights RSL Sub-Branch & RSL Auxiliary
98. Brooklyn RSL Sub Branch

99. Coffs Harbour RSL Sub-Branch & RSL Auxiliary
100. Combined Services Sub Branch
101. Coonabarabran RSL Sub-Branch & RSL Auxiliary
102. North Bondi RSL Sub-Branch
103. Murwillumbah RSL Sub-Branch & RSL Auxiliary
104. Hornsby RSL Sub-Branch
105. Harrington Crowdy Head RSL Sub Branch
106. Kingsgrove RSL Sub-Branch
107. City of Blacktown RSL Sub-branch and RSL Auxiliary
108. Glenorie RSL Sub-Branch & RSL Auxiliary
109. Gosford RSL Sub-Branch & RSL Auxiliary
110. Grafton RSL Sub-Branch & RSL Auxiliary
111. Gresford RSL Sub-Branch & RSL Auxiliary
112. Griffith RSL Sub-Branch & RSL Auxiliary
113. Inverell RSL Sub-Branch & RSL Auxiliary
114. Kirribilli RSL Sub Branch
115. Kogarah RSL Sub-Branch & RSL Auxiliary
116. Kyogle RSL Sub-Branch & RSL Auxiliary
117. Lake Cargelligo RSL Sub-Branch & RSL Auxiliary
118. Lyndhurst RSL Sub-Branch & RSL Auxiliary
119. Maritime Services Board
120. Masonic Sub Branch RSL
121. Narrandera RSL Sub-branch
122. The Rock RSL Sub-Branch & RSL Auxiliary
123. War Vet Village (Narrabeen) RSL Sub Branch
124. West Wyalong RSL Sub-Branch & RSL Auxiliary
125. Woolgoolga RSL Sub-Branch & RSL Auxiliary
126. Kurri Kurri RSL Sub-Branch & RSL Auxiliary
127. Riverstone-Schofields RSL Sub-Branch & RSL Auxiliary
128. Tilligerry RSL Sub Branch & RSL Auxiliary
129. Toronto RSL Sub-Branch
130. Singleton RSL Sub-Branch & RSL Auxiliary
131. Springwood RSL Sub-Branch & RSL Auxiliary

132. Muswellbrook RSL Sub-Branch & RSL Auxiliary
133. Nowra RSL Sub-Branch & RSL Auxiliary
134. Redfern RSL Sub Branch
135. Narooma RSL Sub Branch & RSL Auxiliary
136. Narrabri RSL Sub-Branch & RSL Auxiliary
137. Merewether-Hamilton-Adamstown RSL Sub-Branch
138. Molong RSL Sub-Branch & RSL Auxiliary
139. Bellinger River RSL Sub-Branch & RSL Auxiliary
140. Wingham RSL Sub-Branch & RSL Auxiliary
141. Helensburgh RSL Sub-Branch & RSL Auxiliary
142. Maclean RSL Sub-Branch & RSL Auxiliary
143. Lithgow City RSL Sub Branch
144. Deniliquin RSL Sub-Branch
145. Doyalson-Wyee RSL Sub-Branch & RSL Auxiliary
146. East Maitland RSL Sub Branch & RSL Auxiliary
147. Engadine RSL Sub-Branch & RSL Auxiliary
148. Oberon RSL Sub-Branch & RSL Auxiliary
149. Parkes RSL Sub-Branch & RSL Auxiliary
150. South West Rocks RSL Sub-Branch & RSL Auxiliary
151. The Entrance-Long Jetty Sub-Branch & RSL Auxiliary
152. Toukley RSL Sub-Branch & RSL Auxiliary
153. Bomaderry RSL Sub-Branch & RSL Auxiliary
154. Chatswood RSL Sub-Branch & RSL Auxiliary
155. Quirindi & District RSL Sub-Branch & RSL Auxiliary
156. Abermain RSL Sub-Branch & RSL Auxiliary
157. Avalon Beach RSL Sub-branch & RSL Auxiliary
158. Berrigan RSL Sub-Branch & RSL Auxiliary
159. BOOROWA RSL Sub-Branch & RSL Auxiliary
160. City of Fairfield RSL Sub-Branch & RSL Auxiliary
161. Mascot RSL Sub-branch and RSL Auxiliary
162. Mittagong RSL Sub Branch
163. Narromine RSL Sub-Branch & RSL Auxiliary
164. Snowy River RSL Sub-Branch & RSL Auxiliary

165. Kempsey-Macleay RSL Sub-Branch RSL Auxiliary
166. Shoalhaven Heads RSL Sub-Branch & RSL Auxiliary
167. Callala Beach RSL Sub-Branch & RSL Auxiliary
168. Ingleburn RSL Sub-Branch
169. Scone RSL Sub-Branch & RSL Auxiliary
170. Ungarie RSL Sub-Branch & RSL Auxiliary
171. Enfield-Croydon Park RSL Club Sub Branch & RSL Auxiliary
172. Gloucester RSL Sub-Branch & RSL Auxiliary
173. Mullumbimby RSL Sub-Branch & RSL Auxiliary
174. Hay RSL Sub-Branch
175. Kandos RSL Sub Branch & RSL Auxiliary
176. Merriwa RSL Sub-Branch & RSL Auxiliary
177. Old Bar Beach RSL Sub-Branch & RSL Auxiliary
178. Adaminaby RSL Sub-Branch
179. Berowra RSL Sub Branch & RSL Auxiliary
180. Finley RSL Sub-Branch
181. Gulgong RSL Sub-Branch & RSL Auxiliary
182. Mosman RSL Sub-Branch & RSL Auxiliary
183. Albion Park RSL Sub-Branch & Womens' Auxiliary
184. Ashfield RSL Sub-Branch & Women's Auxiliary
185. Blackheath-Mt Victoria RSL Sub-Branch & RSL Auxiliary
186. Bowral RSL Sub-Branch
187. Brighton Le Sands RSL Sub-Branch
188. Camden RSL Sub-Branch & RSL Auxiliary
189. Canowindra RSL Sub Branch & RSL Auxiliary
190. Canterbury-Hurlstone Park RSL Sub-Branch & RSL Auxiliary
191. City of Lismore RSL Sub-Branch & RSL Auxiliary
192. Coledale RSL Sub Branch
193. Coogee Randwick Clovelly RSL Sub Branch
194. Corowa RSL Sub-Branch & RSL Auxiliary
195. Crookwell RSL Sub-Branch & RSL Auxiliary
196. Darlington Point Coleambally RSL Sub-Branch & RSL Auxiliary
197. Dubbo RSL Sub-Branch & RSL Auxiliary

198. Holbrook RSL Sub-Branch
199. Howlong RSL Sub-Branch & RSL Auxiliary
200. Hunters Hill RSL Sub Branch & RSL Auxiliary
201. Huskisson RSL Sub-Branch & RSL Auxiliary
202. City of Parramatta RSL Sub-Branch
203. Guyra RSL Sub-Branch & RSL Auxiliary
204. Gladesville RSL Sub-Branch & RSL Auxiliary
205. Greta RSL Sub-Branch & RSL Auxiliary
206. Gundagai RSL Sub-Branch
207. Gunnedah RSL Sub-Branch
208. Junee RSL Sub-Branch & RSL Auxiliary
209. Kingscliff RSL Sub-Branch & RSL Auxiliary
210. Lane Cove RSL Sub-Branch
211. Maitland RSL Sub-Branch & RSL Auxiliary
212. Maltese Ex-Servicemen's Association RSL Sub Branch
213. Manilla RSL Sub-Branch & RSL Auxiliary
214. Maroubra RSL Sub Branch
215. Medowie RSL Sub-branch & RSL Auxiliary
216. Newtown RSL Sub-Branch
217. Stuarts Point RSL Sub-Branch & RSL Auxiliary
218. Woodburn Evans Head RSL Sub-Branch & RSL Auxiliary
219. Woodenbong RSL Sub Branch
220. Wentworth & District RSL Sub Branch
221. Woy Woy-Ettalong RSL Sub-Branch
222. Wyong RSL Sub-Branch & RSL Auxiliary
223. Rooty Hill RSL Sub-Branch & RSL Auxiliary
224. Tenterfield RSL Sub-Branch & RSL Auxiliary
225. Terrigal-Wamberal RSL Sub-Branch & RSL Auxiliary
226. Tingha RSL Sub-Branch & RSL Auxiliary
227. Seven Hills Toongabbie Wentworthville RSL Sub Branch
228. Smithfield RSL Sub-Branch
229. South Hurstville RSL Sub-Branch & RSL Auxiliary
230. St Marys RSL Sub-Branch & RSL Auxiliary

- 231. Paddington Woollahra RSL Sub Branch
- 232. Portland RSL Sub-Branch & RSL Auxiliary
- 233. Pottsville & District RSL Sub Branch & RSL Auxiliary
- 234. Nambucca Heads RSL Sub-Branch & RSL Auxiliary
- 235. Narrabeen RSL Sub-Branch & RSL Auxiliary
- 236. Merimbula RSL Sub-Branch & RSL Auxiliary
- 237. Merrylands RSL Sub-Branch & RSL Auxiliary
- 238. Milton Ulladulla Sub Branch RSL
- 239. Moama RSL Sub Branch
- 240. Ballina RSL Sub-Branch
- 241. Bangalow RSL Sub Branch & RSL Auxiliary
- 242. Bass Hill RSL Sub-Branch & RSL Auxiliary
- 243. Bombala RSL Sub-Branch & RSL Auxiliary
- 244. Candelo RSL Sub-Branch & RSL Auxiliary
- 245. Chester Hill-Carramar Sub-Branch & RSL Auxiliary
- 246. Windsor & District RSL Sub-Branch & RSL Auxiliary
- 247. Goulburn RSL Sub-Branch & RSL Auxiliary
- 248. Kiama Jamberoo RSL Sub-Branch & RSL Auxiliary
- 249. New South Wales Police Sub Branch
- 250. City of Campbelltown RSL Sub-Branch & RSL Auxiliary
- 251. Cootamundra RSL Sub-Branch & RSL Auxiliary
- 252. Cumberland RSL Sub-Branch & RSL Auxiliary
- 253. Dapto RSL Sub Branch
- 254. Five Dock RSL Sub-Branch & RSL Auxiliary
- 255. Gilgandra RSL Sub Branch
- 256. Wauchope RSL Sub-Branch & RSL Auxiliary
- 257. Ramsgate-Rockdale RSL Sub-Branch
- 258. Raymond Terrace RSL Sub-Branch & RSL Auxiliary
- 259. Sussex Inlet RSL Sub-Branch & RSL Auxiliary
- 260. Tumut RSL Sub-Branch & RSL Auxiliary
- 261. Armidale RSL Sub Branch & RSL Auxiliary
- 262. Bexley RSL Sub-Branch & RSL Auxiliary
- 263. City of Albury RSL Sub-Branch & RSL Auxiliary

- 264. Palm Beach RSL Sub-Branch
- 265. Young RSL Sub-Branch & RSL Auxiliary
- 266. Ourimbah-Lisarow RSL Sub-Branch & RSL Auxiliary
- 267. Bathurst RSL Sub-Branch & RSL Auxiliary
- 268. Cobar RSL Sub-Branch & RSL Auxiliary
- 269. Eumungerie Coboco RSL Sub-Branch & RSL Auxiliary
- 270. Kensington RSL Sub Branch
- 271. Matraville RSL Sub-Branch & RSL Auxiliary
- 272. Shortland RSL Sub-Branch & RSL Auxiliary
- 273. Tomakin RSL Sub Branch
- 274. Panania RSL Sub-Branch
- 275. Miranda RSL Sub-Branch & RSL Auxiliary
- 276. City of Liverpool RSL Sub-Branch & RSL Auxiliary
- 277. Nelson Bay RSL Sub-branch & RSL Auxiliary
- 278. Oatley RSL Sub-Branch
- 279. Bundanoon RSL Sub-Branch & RSL Auxiliary
- 280. Moree RSL Sub-Branch & RSL Auxiliary
- 281. Tea Gardens RSL Sub-Branch & RSL Auxiliary
- 282. Woonona RSL Sub-Branch & RSL Auxiliary
- 283. Cowra RSL Sub-Branch & RSL Auxiliary
- 284. Malabar RSL Sub Branch
- 285. Mendooran RSL Sub-Branch & RSL Auxiliary
- 286. Walcha RSL Sub Branch & RSL Auxiliary
- 287. Temora RSL Sub-Branch & RSL Auxiliary
- 288. Moss Vale RSL Sub-Branch
- 289. Baradine RSL Sub-branch & RSL Auxiliary
- 290. Pelican Flat RSL Sub-Branch
- 291. Richmond RSL Sub-Branch
- 292. Bronte RSL Sub-Branch & RSL Auxiliary

IMPORTANT INFORMATION

About CGU

Insurance Australia Limited trading as CGU Insurance is the underwriter of this insurance policy. Our Australian Business Number is 11 000 016 722. Our Australian Financial Services License Number is 227681. In this Policy Insurance Australia Limited trading as CGU Insurance is called "We," "Us," or "Our."

Intermediary remuneration

CGU pays remuneration to insurance intermediaries when We issue, renew or vary a policy the intermediary has arranged or referred to Us.

The type and amount of remuneration varies and may include commission and other payments. If You require more information about remuneration We may pay Your intermediary, You should ask Your intermediary.

Section 40 Insurance Contracts Act 1984 (Cth)

The following applies only to this Policy where there is a claims made endorsement attached to the Policy and where the endorsement is written on a 'claims made and notified basis'. This Policy does not provide any cover for Claims made before the Period of Insurance or after the expiry of this Policy. However, under section 40(3) of the Insurance Contracts Act 1984 (Cth) (ICA) We are not relieved of liability by reason only that the Claim was made after the expiration of the insurance if:

- a) You give Us notice in writing before the Policy expires of facts which might give rise to a Claim against You; and
- b) that notice is given to You as soon as reasonably practical after You became aware of those facts.

The above explanation of the operation of Section 40(3) does not form part of this Policy wording or endorsement.

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, 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.

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. If Your failure to tell Us is fraudulent, We may refuse to pay a claim and treat the contract as if it never existed.

General Insurance Code of Practice

We proudly support the General Insurance Code of Practice.

The purpose of the Code is to raise standards of practice and service in the general insurance industry.

The objectives of the Code are:

- to commit Us to high standards of service
- to promote better, more informed relations between Us and You
- to maintain and promote trust and confidence in the general insurance industry
- to provide fair and effective mechanisms for the resolution of complaints and disputes between Us and You; and
- to promote continuous improvement of the general insurance industry through education and training.

Our commitment to you

We have adopted and support the Code and are committed to complying with it. Please contact Us if You would like more information about the Code.

Our service commitment

We are proud of Our service standards and support the General Insurance Code of Practice. In an unlikely event that You are not satisfied with the way in which We have dealt with You, as part of Our commitment to customer service, We have an internal dispute resolution process in place to deal with any complaint You may have.

Please contact Your nearest CGU Insurance office if You have a complaint, including if You are not satisfied with any of the following:

- one of Our products
- Our service
- the service of Our authorised representatives, loss adjusters or investigators; or
- Our decision on Your claim.

Our staff will help You in any way they can. If they are unable to satisfy Your concerns, they will refer the matter to their supervisor or manager. If the manager cannot resolve the matter, the manager will escalate the matter to Our internal dispute resolution department. Further information about Our complaint and dispute resolution procedure is available by contacting Us.

How CGU protects your privacy

We use information provided by Our customers to allow Us to offer Our products and services. This means We may need to collect Your personal information, and sometimes sensitive information about You as well (for example, health information for travel insurance). We will collect this information directly from You where possible, but there may be occasions when We collect this information from someone else.

We will only use Your information for the purposes for which it was collected, other related purposes and as permitted or required by law. You may choose not to give Us Your information, but this may affect Our ability to provide You with insurance cover.

We may share this information with companies within Our group, government and law enforcement bodies if required by law and others who provide services to Us or on Our behalf, some of which may be located outside of Australia.

For more details on how We collect, store, use and disclose Your information, please read Our Privacy Policy located at www.cgu.com.au/privacy. Alternatively, contact Us at privacy@cgu.com.au or 13 15 32 and We will send You a copy. We recommend that You obtain a copy of this Policy and read it carefully.

By applying for, using or renewing any of Our products or services, or providing Us with Your information, You agree to this information being collected, held, used and disclosed as set out in this Policy.

Our Privacy Policy also contains information about how You can access and seek correction of Your information, complain about a breach of the privacy law, and how We will deal with Your complaint.

Interest on unallocated premium

If We are unable to issue Your insurance when We receive Your application, We are required to hold your premium in a trust account on Your behalf until Your insurance can be issued. We will retain any interest payable by Our bank to meet, among other things, bank fees and other bank costs We incur in operating the account.