



CITY RURAL INSURANCE BROKERS PTY LTD

200 Greenhill Road, Eastwood, SA 5063 | PO Box 7138 Hutt St Adelaide SA 5000 | Telephone: (08) 8272 7785
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**THE AUSTRALIAN CERAMICS ASSOCIATION –
POLICY INFORMATION**

Members Who are Covered:

- Professional, non-professional potters & other craft who make or sell their products, including those who sell at craft markets or through other retail outlets
- Those who teach their craft to groups of 20 persons or less
- Enterprises with up to two (2) people assisting the member whilst teaching or making their craft
- Those who demonstrate and exhibit their craft
- Those who design and make their product, provided that no separate *design fee* is charged

Limits of Liability:

- | | |
|--|--------------------|
| • Public Liability | As per certificate |
| • Products Liability | As per certificate |
| • Tenants Liability | As per certificate |
| • Clause 6.4.4 Property in Care, Custody or Control (Limit): | \$250,000 |

Policy Excess: \$500 each and every claim

Geographical Limits: Australia Wide

Major Exclusions: This policy does not provide cover for claims resulting directly or indirectly from, or arising from or caused by:

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| • Use of motor vehicle or trailer which is required by legislation to be registered | |
| • Product recall expense | Contractual Liability |
| • Injury to any worker | Professional advice or service |
| • Products errors or omissions | Advice, design, formula or specification given for a fee |
| • Pollution | Contractors, Sub-contractors &/or Service Providers |
| • Threatened or Perceived Sexual Assault, Sexual Harassment or Molestation | |

Escape Of Fire Exclusion

The following additional Exclusion is added to this Policy:

This Policy does not cover liability in respect of Personal Injury or Property Damage arising directly or indirectly out of or caused by or through the escape of fire lit by You or by any persons in contravention of the provisions of any Statute or of any By-Laws or Regulations imposed by any Public Authority.

Excluded Activities:

There is no cover for claims resulting directly or indirectly from, or arising from or caused by the Insured's activities or products for/of:

- Distributors selling a non-craft product produced by a third party
- Excludes employing or contracting others creating or teaching their own craft
- Sale or supply of imported products
- Sale or supply of products (not made by you) and wholesaled to others
- Sale or supply of any other product which is not craft related

Insurer: AAI Limited ABN 48 005 297 807 trading as Vero Insurance

Policy Wording: Vero Corporate Broadform Liability Insurance Policy – V1434 23/05/19 A

Endorsement - Minimum Charge

This invoice is subject to minimum charges irrespective of the term of the policy.

If the policy is cancelled after inception/renewal date there is no refund of the unexpired portion and the full amount is due and payable.

This certificate is a summary of your cover. Please refer to the Policy Wording for full details of terms and conditions.