



CITY RURAL INSURANCE BROKERS PTY LTD

200 Greenhill Road, Eastwood, SA 5063 | PO Box 7138 Hutt St Adelaide SA 5000 | Telephone: (08) 8272 7785
Facsimile: (08) 8357 8994 | Toll Free: 1300 887 429 | www.cityrural.net.au | AFSL: 237491 | ABN: 52 074 444 296

**THE AUSTRALIAN CERAMICS ASSOCIATION –
MEMBERS LIABILITY INSURANCE (POLICY INFORMATION)**

Members Who are Covered:

- Ceramicists who make and sell their products, including sales at craft markets and online
- Those who teach their craft to groups of 20 persons or less
- Enterprises with up to two (2) people assisting the insured
- Those who demonstrate and exhibit their craft

Limits of Liability:

- | | |
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| • Public Liability | As per certificate |
| • Products Liability | As per certificate |
| • Tenants Liability | As per Public & Products Liability Limit |
| • Clause 2.1 Property in Care, Custody or Control (Limit): | \$250,000 |

Policy Excess: \$500 each and every claim

Geographical Limits: Australia Wide (including sales overseas, except to USA & Canada)

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

- | | |
|---|--|
| • Use of motor vehicle or trailer which is required by legislation to be registered | Contractual Liability |
| • Product recall expense | Professional advice or service |
| • Injury to any worker | Advice, design, formula or specification given for a fee |
| • Products errors or omissions | Contractors, Sub-contractors &/or Service Providers |
| • Pollution | |
| • 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 products produced by third parties
- Excludes exhibiting of other people's craft
- Excludes firing services to others, except as part of your own workshops for students
- Excludes employing or contracting others creating or teaching their own craft
- Sale or supply of imported products
- Enterprises with more than two (2) people assisting the Insured

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

Policy Wording: Vero Affinity Broadform Liability Insurance Policy – V11001 25/5/21A

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.



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Written notice for the duty to take reasonable care not to make a misrepresentation – for New Business and Variations:

Duty of disclosure - (non-consumer insurance contracts only)

Your duty of disclosure

Before you enter into an insurance contract, you have a duty to tell the insurer anything that you know, or could reasonably be expected to know, that may affect the insurer's decision to insure you and on what terms.

You have this duty until the insurer agrees to insure you.

You have the same duty before you renew, extend, vary, or reinstate an insurance contract.

You do not need to tell the insurer anything that:

- reduces the risk they insure you for; or
- is common knowledge; or
- the insurer knows, or should know; or
- the insurer waives your duty to tell them about.

If you do not tell the insurer something

If you do not tell the insurer anything that you are required to, they may cancel your contract, or reduce the amount they will pay you if you make a claim, or both.

If your failure to tell the insurer is fraudulent, they may refuse to pay a claim and treat the contract as if it never existed

Written notice for the duty to take reasonable care not to make a misrepresentation – for Renewals

Duty of disclosure - (non-consumer insurance contracts only)

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, that may affect the insurer's decision to insure you and on what terms.

You have this duty until the insurer agrees to insure you.

You have the same duty before you renew, extend, vary, or reinstate an insurance contract.

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- reduces the risk they insure you for; or
- is common knowledge; or
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This certificate is a summary of your cover. Please refer to the Policy Wording for full details of terms and conditions.