



Public Liability Insurance

Policy Wording

Underwritten by  CBLinsurance



New Zealand's trade insurance experts

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FINANCIAL STRENGTH RATING

CBL Insurance Limited has a financial strength rating of A- (Excellent) and an outlook of Stable provided by A.M. Best.

A.M. Best financial strength rating scale

Secure			Vulnerable				
Superior	Excellent	Good	Fair	Marginal	Weak	Poor	Regulatory Action
A++, A+	A, A-	B++, B+	B, B-	C++, C+	C, C-	D	E, F, S

BULTIN PUBLIC LIABILITY INSURANCE POLICY



In consideration of the payment to CBL Insurance Limited ("CBL") of the premium and in reliance on the written proposal, declaration and any other underwriting information provided, which shall be deemed to be incorporated into and to be the basis of this Policy, CBL will indemnify the Insured as follows.

INSURING CLAUSES

1. Public and Products Liability

Subject to the Policy terms, CBL will indemnify the Insured for all sums that the Insured shall become legally liable to pay as Damages in respect of Personal Injury or Property Damage happening during the Period of Insurance within the Policy Territory and caused by an Occurrence in connection with the Business of the Insured.

2. Limit of Indemnity

CBL's maximum liability in respect of any claim, or any series of claims, arising out of one Occurrence, or in the aggregate during the Period of Insurance in respect of an Occurrence involving the Insured's Products, shall not exceed the Limit of Indemnity stated in the Policy Schedule, or the sub-limit in any applicable Automatic Coverage Clause. All Personal Injury or Property Damage in respect of continuous or repeated exposure to substantially the same general conditions shall be construed as arising out of one Occurrence,

PROVIDED THAT:

- 2.1 immediately that CBL has paid the Limit of Indemnity in respect of any judgment or settlement, its liability in relation to Costs and Expenses shall cease;
- 2.2 if a payment exceeding the Limit of Indemnity has to be made to dispose of a claim, CBL's liability in relation to Costs and Expenses shall be limited to the same proportion as the Limit of Indemnity bears to the amount required to dispose of the claim.

3. Costs and Expenses

In addition to the applicable Limit of Indemnity or sub-limit, CBL will pay Costs and Expenses necessarily and reasonably incurred in relation to a claim against the Insured for which there is cover under this Policy irrespective of whether or not the Insured is found legally liable.

4. Excess

The amount shown in the Policy Schedule, or in any applicable Automatic Coverage Clause, as the Excess, shall be borne by the Insured in respect of each and every claim, or series of claims arising out of one Occurrence. A single Excess will apply to a claim where indemnity may be payable under the Insuring Clause or any applicable Automatic Coverage Clause, or an endorsement to the Policy, with the Excess to apply being the highest Excess of the sections of the Policy that are applicable.

AUTOMATIC COVERAGE CLAUSES

To be read in conjunction with the Insuring Clauses above.

The following sub-limits and Excesses apply unless there is a different sub-limit or Excess shown in the Policy Schedule.

The sub-limits are included in, are not in addition to and may be less than the Limit of Indemnity in the Policy Schedule.

1. Advertising Liability

Notwithstanding Exclusion 5, CBL will indemnify the Insured for all sums that the Insured will become legally liable to pay as Damages in respect of claims for Advertising Injury happening during the Period of Insurance in connection with the Business of the Insured,

PROVIDED THAT

- 1.1. CBL will not indemnify the Insured for any claim in respect of or alleging Advertising Injury arising out of:
 - a) statements made at the Insured's direction with knowledge that such statements are false;
 - b) the failure of performance of contract, provided that this Exclusion will not apply to claims for unauthorised appropriation of advertising ideas contrary to an implied contract;
 - c) any incorrect description of the Insured's Products or services;
 - d) any mistake in advertised price of the Insured's Products or services;
 - e) the failure of the Insured's Products or services to conform with advertised performance, quality, fitness or durability;
 - f) liability incurred by the Insured if the Business of the Insured is advertising, broadcasting, publishing or telecasting.

- 1.2. A Limit of Indemnity of \$1,000,000 any one Period of Insurance shall apply;
- 1.3. An Excess of \$1,000 shall apply.

2. Business Advice or Service

Notwithstanding Exclusion 17, CBL will indemnify the Insured in respect of Personal Injury or Property Damage arising out of an error or omission in:

- 2.1 advice or services rendered by the Insured without charge;
- 2.2 product training and/or demonstrations rendered by the Insured without charge;
- 2.3 professional medical advice by Medical Persons employed by the Insured to provide first aid and other medical services on the Insured's premises.

3. Contractors' or Subcontractors' Additional Insureds

'Labour only' contractors or subcontractors employed by an Insured designated in Definition 6.1 and 6.2 of the Policy are treated as employees of the Insured under Definition 6.3 of this Policy,

PROVIDED THAT

- 3.1. this Automatic Coverage Clause only applies while such contractors or subcontractors are carrying out work for the Business of the Insured;
- 3.2. such contractors or subcontractors are not otherwise insured under any other policy;
- 3.3. the coverage provided under Condition 6 (Cross-Liability/Joint Insureds) does not apply to contractors or subcontractors insured under the Policy by this Automatic Coverage Clause.

4. Costs of Representation at Disciplinary Proceedings (License Defence)

CBL shall pay all reasonable Costs and Expenses incurred in the investigation and defence of the Insured arising from a complaint (which may form the basis of a Claim against the Insured which is covered by this Policy) lodged against the Insured with a statutory registration board or similar regulatory authority, or insofar as any statutory or professional body claims jurisdiction to enquire into or adjudicate any such matter,

Provided always that:

- 5.1. any Costs and Expenses incurred must be with the prior written consent of CBL; and
- 5.2. CBL shall be entitled to appoint a solicitor or counsel to represent the Insured.

5. Forest and Rural Fires Act

CBL will indemnify the Insured in respect of liability under the Forest and Rural Fires Act 1977 for:

- 5.1. costs and losses incurred during the Period of Insurance recoverable under section 43;
- 5.2. levies imposed by a Fire Authority and apportioned to the Insured during the Period of Insurance under section 46.

This clause applies:

- 5.3 regardless of whether or not Property Damage has occurred;
- 5.4 to Vehicles, notwithstanding Exclusion 21;

PROVIDED THAT

- 5.5 a Limit of Indemnity of \$500,000 any one Period of Insurance shall apply;
- 5.6 an Excess of \$500 shall apply.

6. Goods on Hook

Notwithstanding Exclusions 6 and 18, CBL will indemnify the Insured for all sums that the Insured will become legally liable to pay as Damages for Property Damage to property while being lifted or lowered or moved or carried by any crane(s) owned, hired, or otherwise the responsibility of the Insured,

PROVIDED THAT

- 6.1. a Limit of Indemnity of \$250,000 any one Period of Insurance shall apply;
- 6.2. an Excess of \$2,500 shall apply.

7. Landlord's Liability

CBL will indemnify the Insured in respect of Personal Injury or Property Damage arising from the Insured's legal ownership, but not physical occupation, of any premises.

8. Lost or Stolen Keys

CBL will indemnify the Insured for costs reasonably and necessarily incurred in altering or replacing locks and their keys or combinations where keys or combinations giving access to properties, for which the Insured is responsible but doesn't own, hire, lease or rent, are lost, stolen or believed on reasonable grounds to have been duplicated without proper authority,

PROVIDED THAT

8.1 a Limit of Indemnity \$50,000 any one Period of Insurance shall apply;

8.2 an Excess of \$1,000 shall apply.

9. Mechanical Plant Liability

Notwithstanding Exclusion 21, CBL will indemnify the Insured in respect of Personal Injury or Property Damage:

9.1 arising from loading or unloading any Vehicle used by or on behalf of the Insured but not in the Insured's care, custody or control;

9.2 arising from any Vehicle while it is being operated for its specialised function or purpose, and not as a Vehicle;

9.3 relating to the operation or ownership of a car-park so as to cause damage to Vehicles within it (other than to Vehicles belonging to, or used by or on behalf of the Insured);

9.4 relating to any bridge, viaduct, weigh bridge, road or anything beneath the Vehicle caused by vibration or by the weight of any Vehicle and/or its load,

PROVIDED THAT

9.5 any designated weight restrictions were not exceeded;

9.6 an Excess of \$500 shall apply.

10. Product Withdrawal Costs

Notwithstanding Exclusion 23, CBL will indemnify the Insured for up to 80% of those costs reasonably incurred in the withdrawal or recall from use in New Zealand of the Insured's Products which have the same defect as a product that has already given rise to a claim in respect of which the Insured is entitled to indemnity under Insuring Clause 1.

PROVIDED THAT

10.1 a Limit of Indemnity of \$100,000, inclusive of Costs and Expenses, shall apply in respect of all such withdrawals or recalls during any one Period of Insurance;

10.2 an Excess of \$2,500, inclusive of Costs and Expenses, shall apply to each such withdrawal or recall.

11. Property in Care Custody or Control

Notwithstanding Exclusion 18, but subject to Exclusion 6, CBL will indemnify the Insured in respect of Property Damage to property, including employees' property, where the liability arises while the property is in the care, custody or control of the Insured,

PROVIDED THAT

11.1. real property, or property owned by, hired, leased or rented to or by the Insured is excluded;

11.2. property held under a contract of bailment for reward is excluded;

11.3. a Limit of Indemnity of \$250,000 any one Period of Insurance shall apply;

11.4. an Excess of \$1,000 shall apply.

12. Punitive or Exemplary Damages

Notwithstanding Exclusion 9 and Definition 5, CBL will indemnify the Insured in respect of punitive or exemplary damages awarded for Personal Injury in New Zealand,

PROVIDED THAT

12.1. any liability arising from trespass to the person, assault, battery, false imprisonment, malicious prosecution, sexual harassment or sexual abuse is excluded;

12.2. any award of punitive or exemplary damages by any Court outside New Zealand is excluded;

12.3. a Limit of Indemnity of \$1,000,000, inclusive of Costs and Expenses, any one Period of Insurance shall apply;

12.4. an Excess of \$500, inclusive of Costs and Expenses, shall apply.

13. Tenant's Liability

Notwithstanding Exclusion 18, CBL will indemnify the Insured in respect of Property Damage to premises (including landlord's fixtures and fittings) leased or rented, but not owned, by the Insured.

14. Underground Services

CBL will indemnify the Insured in respect of Personal Injury or Property Damage in New Zealand to existing underground services, cables, pipes or equipment,

PROVIDED THAT

- 14.1. prior to the commencement of any work, the Insured inquired of the relevant authority, corporation or company as to the location of such services;
- 14.2. the Insured took all reasonable precautions to prevent Personal Injury or Property Damage;
- 14.3. a Limit of Indemnity of \$1,000,000 any one Period of Insurance shall apply;
- 14.4. an Excess of \$1,000 shall apply.

15. Vehicle and Watercraft Service/Repair Liability

Notwithstanding Exclusions 18 & 21, CBL will indemnify the Insured in respect of Personal Injury or Property Damage in New Zealand arising from the service or repair by the Insured of any Vehicle, and/or Watercraft not exceeding 10 metres in length, and/or its internal combustion engine, accessories or fittings,

PROVIDED THAT

- 15.1 the Vehicle or Watercraft is not owned, hired, leased, or rented by the Insured, and is in the care, custody or control of the Insured for the purposes of the service or repair;
- 15.2 the cost of rectifying defective workmanship in respect of the actual part or parts worked on is excluded;
- 15.3 Limit of Indemnity of \$250,000 any one Period of Insurance shall apply;
- 15.4 an Excess of \$2,500 shall apply.

16. Vibration and Removal of Support

CBL will indemnify the Insured in respect of Personal Injury or Property Damage in New Zealand arising from vibration, or removing, weakening or interfering with, the support of land or buildings,

PROVIDED THAT

- 16.1 the land or buildings are not owned or occupied by the Insured;
- 16.2 the Personal Injury or Property Damage arises from the actions of the Insured;
- 16.3 a Limit of Indemnity of \$1,000,000 any one Period of Insurance shall apply;
- 16.4 an Excess of \$5,000 shall apply.

17. Visits to the North American Countries

Notwithstanding Exclusions 12 and 13, CBL will indemnify the Insured in respect of Personal Injury or Property Damage in the North American Countries arising solely out of the actions of non-resident directors, executives and salespersons temporarily visiting the North American Countries in the course of the Business of the Insured,

PROVIDED THAT

- 17.1 the Insured has no premises, branch or subsidiary operation in the North American Countries;
- 17.2 any work performed in, on, or in connection with, the manufacture, assembly, repair, servicing, maintenance, amendment, alteration or enhancement to any of the Insured's Products is excluded;
- 17.3 the ownership, possession, control, or maintenance or use of any Vehicle or Watercraft is excluded;
- 17.4 the Limit of Indemnity, inclusive of Costs and Expenses, any one Period of Insurance shall be the Limit of Indemnity in the Policy Schedule.

DEFINITIONS

The definitions apply to the plural and any derivatives of the words.

1. Advertising Injury

Liability arising out of one or more of the following:

- 1.1. defamation except arising out of defamatory statements or disparaging material made or produced prior to the inception date of this Policy;
- 1.2. infringement of copyright, title or slogan;
- 1.3. unfair competition, misappropriation of advertising ideas or style of doing business;
- 1.4. invasion of privacy committed or alleged to have been committed in any Advertisement and arising out of any advertising activities conducted by the Insured or on the Insured's behalf, in the course of carrying out the Business of the Insured.

For the purposes of this Definition, "Advertisement" means any manner of communication given to the public including by way of any form of print media, publication, telecommunication, radio or television broadcast, electronic mail, internet, world wide web or exhibit.

2. Aircraft

Any machine, craft or thing made or intended to fly or move in or through the atmosphere or space.

3. Business of the Insured

3.1 The business stated in the Policy Schedule, which shall include:

- a) the provision and management of lunch room facilities, social, sports, welfare and similar organisations for the benefit of the Insured's employees;
- b) Fire Brigade, first aid, medical and ambulance services;
- c) property owners, lessors, lessees and tenants;
- d) organisation of and participation in exhibitions, trade fairs, conferences and the like;
- e) the organisation of charitable events or similar fundraising activities;
- f) sponsorship of events, organisations, entities and individuals.

3.2 Any other activity that the Insured may undertake provided that the Insured gives prior written notice to CBL and obtains CBL's acknowledgement of coverage.

4. Costs and Expenses

4.1 Any legal costs, disbursements, witnesses costs, assessors or adjusters costs or experts costs incurred by CBL, or by the Insured with CBL's prior written consent;

4.2 Any first aid expenses incurred by the Insured arising from a Personal Injury.

5. Damages

Any amount payable as compensation, including interest, legal costs, disbursements, witnesses' costs, assessors' or adjusters' costs or experts' costs.

6. Insured

6.1 The Insured(s) named in the Policy Schedule.

6.2 All subsidiaries incorporated in New Zealand, and any other organisation under the sole control of a named Insured and which it actively manages:

- a) as at the commencement of the Period of Insurance;
- b) acquired or taken control of during the Period of Insurance, provided that a named Insured gives written notice to CBL and obtains CBL's acknowledgement of coverage within 60 days of acquisition or taking control.

6.3 Every director, officer, employee, deemed employee, partner or shareholder of an Insured designated in paragraphs 6.1 & 6.2 whilst acting within the scope of their duties as such, except in respect of any liability under the Companies Act.

6.4 Every principal, in respect of its vicarious liability arising solely out of the performance, by an Insured as defined under 6.1, 6.2 or 6.3, of any contract of work for such principal, but always subject to the terms of this Policy.

6.5 Every office bearer or member of social and sporting clubs formed with the consent of the Insured (other than an Insured designated in paragraph 6.4 or 6.6) in respect of claims arising from the duties connected with the activities of any such club.

- 6.6 Each joint venture, co-venture or joint lessee of a named Insured but only with respect to liability incurred as a joint venture, co-venture or joint lessee, provided that a named Insured gives written notice to CBL and obtains CBL's written acknowledgement of coverage for such joint venture, co-venture or joint lease.

7. Insured's Products

Any goods, products, including labels, instructions for use and advice and property after they have ceased to be in the possession of or under the control of the Insured, manufactured, constructed, erected, installed, repaired, serviced, treated, sold, supplied or distributed by the Insured (including any container, other than a Vehicle or Building).

8. Medical Persons

Any legally qualified medical practitioner, legally qualified registered nurse, dentist or first aid attendant.

9. North American Countries

The United States of America and Canada, including those territories to which the legal jurisdiction of the United States of America or Canada extends or applies.

10. Occurrence

An event, including continuous or repeated exposure to substantially the same general conditions, which results in Personal Injury or Property Damage that is neither expected nor intended from the standpoint of the Insured.

11. Period of Insurance

The Period of Insurance stated in the Policy Schedule.

12. Personal Injury

Bodily injury (including resulting death, illness or care), disability, shock, fright, mental anguish or mental injury, including such injury arising from the following by the Insured:

- 12.1 false arrest, wrongful detention, false imprisonment or malicious prosecution or humiliation;
- 12.2 wrongful entry or eviction or other invasion of the right of privacy;
- 12.3 assault and battery, provided that this was not committed by or at the direction of the Insured except for the purpose of preventing or eliminating danger to persons or property;
- 12.4 trespass to the person.

13. Policy

This document, the Policy Schedule and any endorsements issued by CBL.

14. Policy Schedule

The current schedule issued by CBL.

15. Policy Territory

Worldwide, unless otherwise stated in the Policy Schedule, and subject to Exclusions 12 & 13, and the limitations to New Zealand only in Automatic Coverage Clauses 10, 12, 14, 15 and 16.

16. Pollutants

Any solid, liquid, gaseous or thermal irritant or contaminant, including but not limited to smoke, vapor, soot, fumes, acid, alkalis, chemicals and waste. Waste includes material to be recycled, reconditioned or reclaimed.

17. Property Damage

- 17.1 physical injury to or destruction or loss of tangible property including resulting loss of use, or;
- 17.2 loss of use of tangible property which has not been physically injured or destroyed.

18. Vehicle

Any type of machine on wheels or on self-laid tracks made or intended to be propelled by other than manual or animal power and any trailer or other attachment made or intended to be drawn by any such machine, and includes its accessories, tools, specialised equipment and spare parts.

19. Watercraft

Any vessel, craft or thing made or intended to float on or in or travel on or through water.

EXCLUSIONS

CBL shall not indemnify the Insured for any claim in respect of or alleging:

1. Aircraft and Watercraft

Personal Injury or Property Damage arising out of the ownership, possession, control, operation, use, service or repair, loading or unloading by the Insured of any:

- 1.1 aircraft or hovercraft;
- 1.2 watercraft exceeding 10 metres in length.

2. Aircraft Products

Personal Injury or Property Damage arising out of any of the Insured's Products which, with the Insured's knowledge were, or were intended to be, incorporated into the structure, machinery or controls of any Aircraft or aerial device.

3. Asbestos

Any actual or alleged liability whatsoever for any claim or claims in respect of loss or losses directly or indirectly arising out of, resulting from, in consequence of, contributed to or aggravated by asbestos in whatever form or quantity.

4. Contractual Liability

Liability assumed by the Insured under any contract or agreement except to the extent that the Insured would have been liable even if there had been no contract in existence. But this Exclusion shall not apply to liability pursuant to any:

- 4.1 lease or hire of real or personal property;
- 4.2 representation or warranty of fitness or quality in respect of the Insured's Products, or a representation or warranty that work performed by or on behalf of the Insured will be done in a workmanlike manner;
- 4.3 contracts or agreements noted in the Policy Schedule.

5. Defamation

- 5.1 where a statement is made at the Insured's direction knowing of its defamatory nature;
- 5.2 which results from or is related to advertising, broadcasting or telecasting activities by or on behalf of the Insured.

6. Defective Materials, Design & Workmanship

Liability for the cost of:

- 6.1 rectifying, repairing or replacing defective materials;
- 6.2 remedying any defect in any design, plan or specification;
- 6.3 remedying defective workmanship;
- 6.4 correcting or improving any work undertaken by the Insured.

However, subject to the policy terms, CBL will indemnify the Insured for resultant Property Damage arising from Defective Materials, Design or Workmanship.

7. E-Commerce

- 7.1 Personal Injury or Property Damage arising, directly or indirectly, out of, or in any way involving the Insured's Internet Operations.

This exclusion does not apply to Personal Injury or Property Damage arising out of any material which is already in print by the manufacturer in support of its product, including but not limited to product use and safety instructions or warnings, and which is also reproduced on its site.

For the purposes of this Exclusion "Internet Operations" means the following:

- a) use of electronic mail systems by the Insured or the Insured's employees, including part-time and temporary staff, contractors and others within the Insured's organisation;
- b) access through the Insured's network to the world wide web or a public internet site by the Insured's employees, including part-time and temporary staff, contractors and others within the Insured's organisation;
- c) access to the Insured's intranet (meaning internal company information and computing resources) which is made available through the world wide web for customers of the Insured or others outside the Insured's organisation; and
- d) the operation and maintenance of the Insured's web site.

Nothing in this exclusion shall be construed to extend coverage under this Policy to any liability which would not have been covered in the absence of this exclusion.

- 7.2 Property Damage to computer data or programs and their storage media arising directly or indirectly out of or caused by, through or in connection with:
- a) the use of any computer hardware or software;
 - b) the provision of computer or telecommunication services by the Insured or on the Insured's behalf;
 - c) the use of computer hardware or software belonging to any third party, whether authorised or unauthorised including damage caused by any computer virus.

8. Failure to Insure

Any breach of an obligation to insure property.

9. Fines, Penalties, etc

Liability arising for any fines, penalty, performance warranty or liquidated damages, punitive and/or exemplary damages.

10. Insured's Products

Property Damage to the Insured's Products.

11. Loss of Use

Loss of use of tangible property which has not been physically damaged or destroyed resulting from:

- 11.1 a delay in or lack of performance by or on behalf of the Insured of any contractor agreement, or
- 11.2 the failure of the Insured's Products to meet the level of performance, quality, fitness or durability that has been warranted or represented expressly or impliedly by the Insured.

12. North American Countries

Personal Injury or Property Damage happening in or instituted against the Insured in the North American Countries, including any liability from or based on a settlement or arbitration in, or a judgment or order of a court in the North American Countries.

13. North American Exports

Liability arising from any of the Insured's Products knowingly exported by the Insured (or exported by the Insured's agents or distributors with the Insured's knowledge) to the North American Countries, including any liability arising from or based on a settlement or arbitration in, or a judgment or order of a court in the North American Countries.

14. Offshore Gas or Oil Platforms

Liability arising from work performed on or about any offshore gas or oil platform.

15. Personal Injury to Employees

- 15.1 Personal Injury arising directly or indirectly out of or in the course of employment with the Insured;
- 15.2 An obligation on the Insured under any accident or workers compensation legislation or any industrial award, employment contract, agreement or determination.

16. Pollution

Personal Injury or Property Damage, including costs and expenses incurred in the prevention, removing, nullifying or cleanup, arising out of the discharge, dispersal, release or escape of Pollutants into or on land, the atmosphere, or any watercourse or body of water, unless the discharge, dispersal, release or escape is sudden, identifiable, unexpected and unintended from the standpoint of the Insured and takes place in its entirety at a specific time and place.

17. Professional Liability

An error or omission in professional advice or service.

18. Property Owned

Property Damage to any property owned by, or in the care, custody or control of the Insured.

19. Radioactivity

Personal Injury or Property Damage directly or indirectly caused by, contributed to or arising from:

- 19.1 ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this Exclusion only combustion shall include any self-sustaining process of nuclear fission;
- 19.2 nuclear weapons material.

20. Terrorism

Loss, damage, death, injury, illness, cost or expense of whatsoever nature directly or indirectly caused by, resulting from, or in connection with any Act of Terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss. For the purpose of

this Exclusion an “Act of Terrorism” means an act, including but not limited to the use of force or violence and/or threat, 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) which from its nature or context is done for, or in connection with, political, religious, ideological, ethnic or similar purposes or reasons, including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This Policy also excludes loss, damage, death, injury, illness, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any Act of Terrorism.

21. Vehicles

Personal Injury or Property Damage arising out of the ownership, possession, repair, operation, control, maintenance or use by or on behalf of the Insured of any Vehicle which is:

- 21.1 required by legislation to be registered and/or licensed and/or insured;
- 21.2 being operated while in an unsafe condition;
- 21.3 being operated by any person who is under the influence of any liquor, substance or drug. However, subject to the Policy terms CBL will indemnify the Insured, provided that:
 - a) this extension does not extend to indemnify the driver or operator of the Vehicle causing the Occurrence;
 - b) the driving or operation of the Vehicle was without the knowledge or consent of the Insured or any director, officer, manager or supervisor of the Insured;
 - c) the Insured has not waived any rights of recovery against the driver or operator causing the Occurrence.
- 21.4 insured, or in respect of which the Insured is insured under any other policy, even if the other insurance is not collectable because of a breach of condition or applicable exclusion.

22. War

Any consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or expropriation including lawful seizure, resumption, confiscation, nationalisation, destruction or Property Damage by or under the order of any Government or public or local authority.

23. Withdrawal or Repair of Products

The recall (including making any refund on the price paid), repair, withdrawal, inspection, removal, altering, treating, modification, replacement or loss of use of the Insured's Products or any property of which such products form a part, or of work undertaken by or for the Insured, if such products, property or work are withdrawn from the market or from use, because of any defect or deficiency which the Insured knew or has reason to suspect or because of any Government or statutory ban, order or notice.

CONDITIONS

1. Cancellation

- 1.1 The Insured may cancel this Policy at any time by giving notice to CBL. CBL shall refund to the Insured the amount of the unexpired premium already paid on a pro rata basis, subject to any minimum premium applicable.
- 1.2 CBL may cancel this Policy by sending at least 30 days notice to the Insured in accordance with Conditions 14.2 and 14.3. CBL will refund the amount of any unexpired premium already paid on a pro rata basis.

2. Claims

- 2.1 The Insured shall not (without the prior consent in writing of CBL) make any admission, offer, promise or payment in connection with any Occurrence or claim. CBL shall be entitled to take over and conduct in the name of the Insured the defence or settlement of any claim, and the prosecution of any available counterclaim. CBL shall have full discretion in the conduct of any proceedings in connection with any claim or available counterclaim.
- 2.2 The Insured shall use its best endeavours to preserve all property, products, appliances and plant and all other things which may assist in the investigation or defence of a claim or in the exercise of rights of subrogation and so far as may be reasonably practicable no alteration or repair shall be effected without the written consent of CBL until CBL shall have had an opportunity of inspection and authorised such repairs.
- 2.3 In the event of an Occurrence, or the likelihood of an Occurrence, the Insured shall promptly take at its own expense all reasonable steps to prevent Personal Injury or Property Damage from arising or continuing out of the same or similar conditions, but such expense shall not be recoverable from CBL.
- 2.4 The Insured shall give all information, co-operation and assistance as CBL may require in the prosecution, defence or settlement of any claim, including any available counterclaim.

3. Claims Notification

The Insured shall advise in writing as soon as practicable and provide all information to CBL of any:

- 3.1 Occurrence or circumstances, which might give rise to a claim under this Policy;

3.2 Notice of claim, writ, summons, proceedings, impending prosecution or inquest which might give rise to a claim under this Policy;

REGARDLESS OF WHETHER THE INSURED BELIEVES THAT

- a) a claim will not in fact proceed;
- b) any claim which, should it proceed, would fall below the applicable Excess;
- c) any claim which, should it proceed, would be groundless.

4. Conditions Precedent

Compliance by or on behalf of the Insured with Conditions 2, 3, 8, 9, 11 and 13 is a condition precedent to CBL's liability to make any payment under this policy.

5. Constructive Notice/No Waiver

5.1 Except as provided by statute, notice to any agent or broker or knowledge possessed by any agent, broker or other person shall not constitute notice to CBL.

5.2 The terms of this Policy shall not be waived or changed, except by written agreement with CBL.

6. Cross Liability/Joint Insureds

If more than one legal entity is insured under this Policy, each entity is covered in the same manner as though CBL had issued them with a separate Policy.

If there is a claim against more than one entity in respect of the same Occurrence, only one Excess and one Limit of Indemnity shall apply, regardless of the number of entities indemnified. Where the Limit of Indemnity is insufficient to fully indemnify all insured entities, it will apply in priority to the named Insured.

The coverage under this Condition does not apply to entities which are insured under this Policy by Definition 6.4 or 6.6.

7. Discharge of Liabilities

At any time, CBL shall be entitled to pay to the Insured the balance of indemnity available up to the applicable Limit of Indemnity or such lesser sum for which the claim can be settled. Upon such payment, CBL shall be under no further liability to the Insured under this Policy, except for Costs and Expenses already incurred up until the time of payment.

8. Due Diligence

The Insured shall take all reasonable steps to avoid the happening of any Occurrence and, in particular, shall ensure that:

- 8.1 all employees are properly trained and supervised;
- 8.2 every employee complies with all statutory obligations;
- 8.3 there are proper safety systems, equipment, practices and procedures in place, and that all employees use and comply with them at all times;
- 8.4 all plant is kept properly maintained.

9. Fraud

If any answers or statements in support of any claim, or in any information provided to obtain, amend or renew this insurance, are false in any way, CBL shall not provide any indemnity to the Insured under this Policy.

10. Government Goods & Services Tax

Where, on receiving any indemnity payment under this Policy, the Insured is liable to pay tax under section 5(13) of the Goods and Services Tax Act 1985 (or any substitute), CBL will indemnify the Insured for the cost of that tax. The indemnity under this clause is in addition to the applicable Limit of Indemnity.

11. Hot Work

Where the Insured carries out any welding and/or cutting work it is warranted that the Insured shall comply with the New Zealand Standard 4781:1973 Code of Practice for Safety in Welding and Cutting (or any substitute).

12. Inspection of Property

CBL shall be permitted, but not obligated to, inspect the Insured's property and operations at any reasonable time.

13. Material Change

The Insured shall give immediate notice to CBL of any material change to any of the facts or circumstances existing at the commencement of the Period of Insurance. CBL shall be entitled to charge an additional premium.

14. Notices by CBL

- 14.1 Any notice given in writing by CBL to the first named Insured in the Policy Schedule, or to the broker through which the Insured arranged this Policy with CBL, shall be deemed to be notice to each Insured;
- 14.2 Any notices by CBL may be effected by sending a fax, email or letter to the last known contact number or address;
- 14.3 Any such notice shall be deemed to have been received, if sent by fax or email, at the time of transmission, and if sent by post, three business days after the date of posting.

15. Other Insurance

If the Insured is entitled to indemnity under any other insurance, this Policy shall operate in excess of such other insurance, even if the other insurance policy has an insurance condition to similar effect.

16. Policy Disputes

This Policy shall be governed by the laws of New Zealand whose courts shall have jurisdiction in relation to any dispute.

17. Subrogation

- 17.1 If CBL makes any payment under this Policy to or on behalf of the Insured, whether in respect of any judgment, settlement, Damages or Costs and Expenses, CBL shall be subrogated to all the Insured's rights of recovery.
- 17.2 The Insured shall execute all papers and do all that is necessary to assist CBL in the full exercise of such rights, including prosecuting proceedings in the name of the Insured at CBL's expense.
- 17.3 If the Insured effects any recovery in respect of the claim, it shall account to CBL for the full amount received.

18. Words

Words imputing persons shall include companies and other legal entities. The singular includes reference to the plural and vice versa, and reference to any gender includes all other genders.



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