

Goods in Transit (Carriers) Insurance Certificate of Currency



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Date 29/07/2021
Policy number 5068104ZMC
Insured MGC Home Services Pty Ltd
Period of insurance 4:00pm on 20/07/2021 to 4:00pm on 20/07/2022

This is to certify that the policy described herein is current at the time of issue of this certificate. Subject always to the limitations, exclusions and conditions of our Goods in Transit (Carriers) policy wording.

Risk 1

Events insured against: Cover option 2 - Defined events

Conveyance method: Road
Vehicle type: Rigid truck

Radius of transit: Within 600km insured address
Sum Insured: \$1,000,000
Removal of debris: \$50,000
Insured goods: Home Furniture and Contents (Customers Goods)

Optional events insured against

Theft, pilferage or non-delivery Not Selected
Accidental loss or damage during loading and unloading Not Selected
Breakdown, malfunction or mismanagement of refrigerating machinery Not Selected

Conditions of insurance:

Subject to Zurich Goods in Transit (Carriers) Insurance Policy Wording

Optional extension of cover 4.1 Additional Expenses Included.

If shown as included under 'Amendments to cover' in the schedule and notwithstanding exclusion 6.2.2, this insurance is extended to indemnify you where you are legally liable to pay compensation for consequential loss, including delay and or loss of market, arising from loss of or damage to goods, or death of livestock covered under either Cover option 1 or Cover option 2 (as selected) and interest and legal expenses awarded against you arising there from, up to a limit of \$100,000 any one loss or series of losses arising from the same event but not exceeding \$200,000 in the aggregate during the period of insurance, in addition to the sum insured stated in the schedule.

We will also pay in addition to the above limit legal costs incurred with our written consent, in the defence or settlement of any claim for compensation covered by this Optional extension of cover, provided that we may at any time pay such limit (after deduction of sum or sums already paid), or any lesser sums for which any claim or claims can be settled, and

shall then be under no further liability in respect thereof except for the payment of such legal costs incurred prior to such payment.

Excess

Defined events Nil

General Condition

Cyber Attack Exclusion

Notwithstanding any terms or conditions under this policy, Zurich does not cover loss, damage, liability or expense directly or indirectly caused by or contributed to by or arising from the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme, malicious code, computer virus or process or any other electronic system.

Provided that where this policy is endorsed to cover risks of war, civil war, revolution, rebellion, insurrection, or civil strife arising there from, or any hostile act by or against a belligerent power, or terrorism or any person acting from a political motive, then the above exclusion shall not operate to exclude losses (which would otherwise be covered) arising from the use of any computer, computer system or computer software programme or any other electronic system in the launch and/or guidance system and/or firing mechanism of any weapon or missile.

Communicable Disease Endorsement

1. Notwithstanding any other provision of this Policy to the contrary, this Policy does not insure any loss, damage, claim, cost, expense or other sum, directly or indirectly arising out of, attributable to, or occurring concurrently or in any sequence with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.

2. As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

- 2.1 the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
- 2.2 the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
- 2.3 the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property insured hereunder,

and includes, but is not limited to, a disease that is or becomes listed on the National Notifiable Disease List and/or is or becomes a temporary addition to the National Notifiable Disease List and/or has or could give rise to a public health event of national significance and/or is or becomes a listed human disease (where National Notifiable Disease List means the list established and in force from time to time under section 11 of the National Health Security Act 2007 (Cth) and listed human disease has the meaning given by section 42 of the Biosecurity Act 2015 (Cth), or in each case any subsequent amendment, replacement or successor legislation of the Commonwealth of Australia).

3. This endorsement applies to all coverage extensions, additional coverages, exceptions to any exclusion and other coverage grant(s).

All other terms, conditions and exclusions of the policy remain the same.

Issued on 09/06/2022

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