

First Option Business Insurance Policy

ENDORSEMENT

PUBLIC AND PRODUCTS LIABILITY COVER SECTION: CONSTRUCTION ENDORSEMENT

Despite anything contained elsewhere in Your Policy, We will not be liable under the Public and Products Liability cover section of Your Policy for any claim in respect of Personal Injury, Property Damage or Advertising Liability arising directly or indirectly out of or in connection with the construction, demolition, underpinning, removal of support, alteration, renovation, erection of and/or addition to any building, structure, plant or equipment by You or on Your behalf, where the individual contract You undertake exceeds the sum of \$500,000.

Other than as set out above, the terms, conditions, General Policy Exclusions, specific exclusions and other exemptions and limitations contained in Your Policy remain unaltered.

GENERAL PROPERTY COVER SECTION: DOG COVER EXTENSION

Despite anything contained elsewhere in Your Policy, where cover under the General Property cover section of Your Policy is shown as insured in the Schedule, the General Property cover section of Your Policy is extended to include the following Additional Benefit:

1) Cover for Your dog

If Your dog suffers an Injury as the result of a sudden and unforeseen accident during the Period of Cover, We will pay for veterinary expenses for treatment carried out by a veterinary surgeon, provided that:

- a) Your dog is in sound health and free from Injury or any physical disability (including Congenital Defects, Hereditary Defects or otherwise) at the time of commencement of this Policy; and
- b) Your dog does not participate in racing activities or training for racing activities, or dog fighting, except for under unforeseen and fortuitous circumstances at the time of the accident; and
- c) where required by either State Legislation or Local Government regulations, Your dog is registered at the time of the accident; and
- d) Your dog is 8 weeks or older at the time any expenses are incurred; and
- e) Your dog is less than 9 years of age when Your Policy first commenced; and
- f) Your dog not used for commercial purposes. This includes, but is not limited to, police or guard dogs, search/rescue and custom/quarantine dogs, commercial breeding dogs, or any dog which is leased or rented out. This does not apply to any dog which is used in the provision of assistance to sight or hearing impaired persons.

Provided further that the most We will pay for any one claim and in the aggregate during any one Period of Cover is \$1,000.

For the purpose of this Endorsement, the following definitions are applicable:

- a) Injury means a physical and bodily injury which occurs during the Period of Cover and that is unforeseen and happens accidentally to Your dog as a result of external, violent and visible means.
- b) Congenital Defect is a condition present at, and existing from, the time of birth or in growth and development. Examples of congenital problems include multiple rows of teeth, cleft palate, hydrocephalus, congenital heart problems and cryptorchid (undescended testicle).
- c) Hereditary Defect/Hereditary Condition means that there is a significant genetic component in the development of that particular condition in a particular breed or type of dog. The condition may manifest or show its symptoms at any time during the dog's life. Examples of hereditary conditions include hip dysplasia, elbow dysplasia, entropion eye problems in Pugs and dislocating kneecaps in small breeds of dogs.

Other than as set out above, the terms, conditions, General Policy Exclusions, specific exclusions and other exemptions and limitations contained in Your Policy remain unaltered.



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GENERAL PROPERTY COVER SECTION: INCREASED UNSPECIFIED ITEM LIMIT AND GPS COVER

Despite anything contained elsewhere in Your Policy, where Unspecified Items cover under the General Property cover section of Your Policy is shown as insured in Your Policy Schedule, the General Property cover section of Your Policy is extended to include the following:

- 1) The limit for any one item applicable for Unspecified Items cover under the General Property cover section of Your Policy shall be \$2,500 or the sum insured for Unspecified Items, whichever is the lesser; and
- 2) Unspecified Items cover includes cover for Your GPS navigation unit, provided that the most We will pay for any one claim and in the aggregate during any one Period of Cover is \$1,000.

Other than as set out above, the terms, conditions, General Policy Exclusions, specific exclusions and other exemptions and limitations contained in Your Policy remain unaltered.

PUBLIC AND PRODUCTS LIABILITY COVER SECTION: COVER FOR SUB-CONTRACTORS

Despite anything contained elsewhere in Your Policy, the definition of You, Your, Insured under the Public and Products Liability cover section of Your Policy, is extended to include:

- (j) any sub-contractor to whom the Named Insured is obligated by virtue of any contract or agreement to provide insurance such as is afforded by this cover section; but only to the extent required by such contract or agreement and in any event only for such coverage and Limits of Liability as are provided by this cover section.

Provided always that:

- i) the work performed by the sub-contractor is part or all of the work You have contracted to perform for some other party, and
- ii) where any sub-contractor makes a claim for indemnity under this clause (j), then, Exclusion 16 shall apply with respect to any liability they may incur for Personal Injury to any person in the service of either You or that sub-contractor.



Other than as set out above, the terms, conditions, General Policy Exclusions, specific exclusions and other exemptions and limitations contained in Your Policy remain unaltered.

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