

# Coast Insurance Pty Ltd Information about Your Policy changes

## Industrial Special Risk (Marine Industry)

Effective date:	1 December 2021
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This notice is providing a summary of how the Policy Wording has changed.

Please note that this summary does not form part of your policy. To ensure you understand the coverage in full, please ensure you read and retain a copy of your policy wording, Your Schedule of insurance and other documents that are described as making up your policy.

Previous version(s):	Trident ISR Mark IV Amended, Trident ISR Mark IV Amended CO 2103
New version:	ISR Mark IV AMENDED 1221 MI - Industrial Special Risks Marine Industry

### Change of entity from Trident Underwriting

Your policy was written with us under our former brand, Trident Insurance Group trading as Trident Underwriting AFS Licence No: 237360.

On 1 December 2021 Trident Underwriting rebranded at Coast Insurance Pty Ltd AFS Licence No: 268726. All active policies as of this date became active with Coast Insurance Pty Ltd.

### Changes where the new version removes or reduces cover previously provided under the previous version.

Heading & Section	Changes	Page
<p><b>Infectious or Contagious disease.</b>            Words deleted from the clause:</p> <ul style="list-style-type: none"> <li>a) human infectious or contagious disease manifested by any person whilst at the Insured Premises;</li> <li>b) the outbreak of a notifiable human infectious or contagious disease in humans occurring within the immediate vicinity of the Insured premises;</li> </ul> <p>However, paragraphs (i) and (ii) will not indemnify Loss resulting from interruption of or interference with the Business directly or indirectly arising from or in connection with highly Pathogenic Avian Influenza in Humans or any other diseases declared to be a quarantinable disease under, the Biosecurity Act 2015 as amended and any equivalent legislation.</p>	<p>MEMORANDA TO SECTION 2</p> <p>Infectious or Contagious disease, Vermin, Pests or Defective Sanitary Arrangements; Food or Drink Poisoning, Murder, Suicide</p>	20

PROPERTY EXCLUSIONS <b>PROPERTY IN THE OPEN AIR</b> Property Exclusion 13 is deleted.	These words are deleted meaning the exclusion is applicable to this policy.	21
CONDITIONS APPLICABLE TO ALL SECTIONS <b>WAR, TERRORISM, RADIOACTIVITY</b>	This paragraph has been added	25
CONDITIONS APPLICABLE TO ALL SECTIONS <b>INSTITUTE RADIOACTIVE CONTAMINATION, CHEMICAL, BIOLOGICAL, BIO-CHEMICAL AND ELECTROMAGNETIC WEAPONS EXCLUSION CLAUSE – 10/11/03</b>	This paragraph has been added	25
CONDITIONS APPLICABLE TO ALL SECTIONS <b>MARINE CYBER ENDORSEMENT</b>	This paragraph has been added	25
CONDITIONS APPLICABLE TO ALL SECTIONS <b>WAR AND CIVIL WAR EXCLUSION CLAUSE</b>	This paragraph has been added	26
CONDITIONS APPLICABLE TO ALL SECTIONS <b>COMMUNICABLE DISEASE ENDORSEMENT</b>	This paragraph has been added	26
CONDITIONS APPLICABLE TO ALL SECTIONS <b>SANCTION LIMITATION AND EXCLUSION CLAUSE</b>	This paragraph has been added	26

General changes, changes where the new version provides additional cover or materially improves the cover provided under the previous version.

Heading & Section	Changes	Page
About Coast Insurance	Previously this section provided information about Trident Insurance	1
General Insurance Code of Practice	This section has been updated	2
Complaints and Disputes	This section has been updated	4
Word "immediately" has been deleted and replaced with "as soon as reasonably practicable"	Conditions applicable to all sections	13
This paragraph has been added	<i>CONDITIONS APPLICABLE TO ALL SECTIONS</i>  CHANGES TO LAW	25
This paragraph has been added	<i>CONDITIONS APPLICABLE TO ALL SECTIONS</i>  LSW 1001 (INSURANCE) – SEVERAL LIABILITY NOTICE	25