

## Coast Insurance Pty Ltd Information about Your Policy changes

### Commercial Vessel Insurance

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):	TM-CMH-1910, TM-CMH-2103-HDI, TM-CMH-2107-CO
New version:	CI-CHULL-1221-CO Commercial Hull Insurance

### 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 to your Policy Wording & Product Disclosure Statement

Section & Changes	Section	Page
<p><b>About Coast Insurance</b></p> <p>Previously this section provided information about Trident Insurance.</p>	Important Information	1
<p><b>About the Insurer(s)</b></p> <p>This products is co-insured, underwritten by Lloyds and HDI Global Specialty SE – Australia</p>	About the Insurer(s)	1
<p><b>General Insurance Code of Practice</b></p> <p>This section has been updated.</p>	Important Information	2
<p><b>Complaints and Disputes</b></p> <p>This section has been updated.</p>	Important Information	4
<p><b>Recovery or removal of wreck costs</b></p> <p>Text "as soon as possible" replaced with "as soon as reasonably practicable"</p>	What You are covered for	10
<p><b>Institute Radioactive Contamination, Chemical, Biological, Bio-chemical and Electromagnetic Weapons Exclusion Clause -</b></p>	SECTION 9: GENERAL EXCLUSIONS	19

<b>10/11/03</b> This section has been added.		
<b>Marine Cyber Endorsement</b> This section has been added.	SECTION 9: GENERAL EXCLUSIONS	19
<b>War and Civil War Exclusion Clause</b> This section has been added.	SECTION 9: GENERAL EXCLUSIONS	20
<b>War, terrorism, radioactivity</b> This section has been added.	SECTION 9: GENERAL EXCLUSIONS	20
<b>Communicable Disease Endorsement</b> This section has been added.	SECTION 9: GENERAL EXCLUSIONS	20
<b>Communicable Disease Exclusion</b> This section has been added.	SECTION 9: GENERAL EXCLUSIONS	21
<b>1. Notification of Claims – What You must do</b> Text “promptly” replaced with “as soon as reasonably practicable”	SECTION 11: CLAIMS	22
<b>5. How much We pay – Legal liability</b> Text added “We will not withhold Our consent unreasonably.”	SECTION 11: CLAIMS	23
<b>The Premium</b> Text deleted: “but subject to a minimum premium of \$250”	Cancelling Your Policy	25
<b>Alteration of risk</b> Text “immediate” replaced with “as soon as reasonably practicable”.	SECTION 10: GENERAL CONDITIONS – APPLICABLE TO ALL SECTIONS	26
<b>LSW 1001 (Insurance) – Several Liability Notice</b> This section has been added.	SECTION 9: GENERAL EXCLUSIONS	26