

Coast Insurance Pty Ltd Statement of Change

Business Package (Marine Industry)

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

Previous version(s):	TMTL-BPK1910 - Business Pack PDS TMTL-BPK2107-CO - Marine Business Package Policy Wording (PDS) Coins
New version:	CI-BPKM-1221 - Business Package Insurance 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.

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.

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

Section	Page	Changes
Business interruption cover section Infectious or Contagious disease, Vermin, Pests or Defective Sanitary Arrangements; Food or Drink Poisoning, Murder, Suicide	22	Words deleted from the heading: Infectious disease etc. an outbreak of an infectious or contagious human disease occurring within a 20-kilometre radius of the Business Premises, however there is no cover for highly pathogenic Avian Influenza or any disease declared to be a quarantinable disease under the Biosecurity Act 2015 (as amended) or any such equivalent legislation irrespective of whether discovered at the location of Your premises, or out-breaking elsewhere. The heading has been renamed: 11. Vermin, Pests or Defective Sanitary Arrangements; Food or Drink Poisoning; Murder, Suicide.

Special conditions applicable to all sections <i>WAR, TERRORISM, RADIOACTIVITY</i>	67	This paragraph has been added
Special conditions applicable to all sections <i>INSTITUTE RADIOACTIVE CONTAMINATION, CHEMICAL, BIOLOGICAL, BIO-CHEMICAL AND ELECTROMAGNETIC WEAPONS EXCLUSION CLAUSE - 10/11/03</i>	67	This paragraph has been added
Special conditions applicable to all sections <i>MARINE CYBER ENDORSEMENT</i>	67	This paragraph has been added
Special conditions applicable to all sections <i>SANCTION LIMITATION AND EXCLUSION CLAUSE</i>	67	This paragraph has been added
Special conditions applicable to all sections <i>WAR AND CIVIL WAR EXCLUSION CLAUSE</i>	68	This paragraph has been added
Special conditions applicable to all sections <i>COMMUNICABLE DISEASE ENDORSEMENT</i>	68	This paragraph has been added

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

Section or Clause Number	Page	Changes
Insurer	1	This section has been updated to fully describe the insurers and the percentages they are liable.
Policy wording		This document is no longer a Product Disclosure statement
About Coast Insurance	2	The section replaces 'About Trident' and provides general information about Coast Insurance.
Privacy	4	The privacy statement has been updated.
Dispute Resolution	5	The dispute resolution process has been updated.

Claims	4	Language changed in regards to notifications. We require You to notify us as soon as reasonably practicable rather than as soon as possible.
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