

Coast Insurance Pty Ltd Information about Your Policy changes

Industrial Special Risk - ISR MARK IV AMENDED 1221 GI

Effective date:	1 December 2021
-----------------	-----------------

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):	TUW-GISR-052020, TUW-GISR-2105, TUW-GISR-2107, TUW-GISR-2108
New version:	ISR MARK IV AMENDED 1221 GI - Industrial Special Risk

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

Section & Changes	Section	Page
<p>About Coast Insurance</p> <p>Previously this provided information about Trident Insurance.</p>	IMPORTANT INFORMATION	1
<p>Complaints and Disputes</p> <p>This section has been updated</p>	IMPORTANT INFORMATION	4
<p>Interests of Other Parties</p> <p>Words "on demand" have been deleted and replaced with "following a request by the Insurer(s) for payment"</p>	Memoranda to Section 1	18
<p>The Indemnity</p> <p>Words added: "Having regards to the interests of the Insured and acting reasonably..."</p>	Definitions Applicable to Section 2	24

Prevention of Access – Public Authority Order	Memoranda to Section 2	30
1 kilometre radius has been increased to a 10 kilometre radius		

[Derogation to the insurance cover.](#)

Heading & Changes	Section	Page
Prevention of Access – Public Authority Order	Definitions Applicable to Section 2	30
d) a radius of 10 kilometres is noted and; an indemnity period of 3 months is stated		
e) The word “vicinity” has been removed from the coverage and simply replaced with a radius of 10 kilometres and; an indemnity period of 3 months is stated		
Vermin, Pests or Defective Sanitary Arrangements; Food or Drink Poisoning; Murder, Suicide	Memoranda to Section 2	29
The Indemnity Period under this Extension shall not exceed three (3) months.		
Isolation by landslide or Flood	Memoranda to Section 2	29
The Indemnity Period under this Extension shall not exceed three (3) months.		