

## Coast Insurance Pty Ltd Information about Your Policy changes

### Environmental Impairment Liability

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):	TUW-EIL-032020, TUW-EIL-2103
New version:	CI-EIL-1221 - Environmental Impairment Liability 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>This section previously provided information about Trident Insurance.</p>	IMPORTANT INFORMATION	2
<p><b>General Insurance Code of Practice</b></p> <p>This section has been updated.</p>	IMPORTANT INFORMATION	3
<p><b>Complaints &amp; Disputes</b></p> <p>This section has been updated.</p>	IMPORTANT INFORMATION	4
<p><b>Endorsement Excluding a Communicable Disease Following a Public Health Emergency of International Concern (PHEIC)</b></p> <p>This section has been updated.</p>	Section 3. Exclusions	16
<p><b>1. Insured's Duties</b></p> <p>Text added in 1.2 "The Underwriter will not withhold such consent unreasonably."</p> <p>And</p> <p>Text added in 1.3 "as soon as reasonably practicable"</p>	SECTION 6. CONDITIONS APPLYING UPON POLLUTION OR DISCOVERY OF POLLUTION	17

<p><b>2. Underwriter’s rights</b> Text added in 2.1 (c) “whilst having regard to the interests of the Insured and acting reasonably...” And 2.2.1 “as soon as reasonably practicable” And 2.2.2 “as soon as reasonably practicable”</p>	<p>SECTION 6. CONDITIONS APPLYING UPON POLLUTION OR DISCOVERY OF POLLUTION</p>	<p>17</p>
<p><b>2. COVERAGE A: Bodily Injury, Property Damage, Clean-Up and Natural Resource Damage</b> Text added to (iii) “as soon as reasonably practicable”</p>	<p>SECTION 7. REPORTING AND CLAIMS CONDITIONS</p>	<p>20</p>
<p><b>1. Admission of Liability, Assumption of Obligations, Voluntary Payments and Voluntary Settlements</b> Text added “The Underwriter will not withhold such consent unreasonably.”</p>	<p>B. CLAIMS CONDITIONS</p>	<p>20</p>
<p><b>2. Co-operation and Mitigation</b> Text added to (e) “provided that such actions are reasonable and take into account the interests of both the Insured and the Underwriter.”</p>	<p>B. CLAIMS CONDITIONS</p>	<p>21</p>
<p><b>3. Defence</b> Text added to 3.2 “regard to the interests of the Insured and act reasonably at all times. The Underwriter shall exercise its discretion”</p>	<p>B. CLAIMS CONDITIONS</p>	<p>21</p>
<p><b>Duty of Disclosure – What You must tell us</b> Text added “the amount we pay to you for a claim by the amount of any prejudice we may suffer”</p>	<p>Important Information</p>	<p>25</p>