

Coast Insurance Pty Ltd Information about Your Policy changes

Business Package

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):	TUW-GBPK-082020, TUW-GBPK-2105, TUW-GBPK-2107, TUW-GBPK-2108,
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 old version.

Heading	Section	Page
<p>Cooling off period</p> <p>This is reduced from 30 to 21 days.</p>	Important Information	3
<p>13. Institute Radioactive Contamination, Chemical, Biological, Bio-Chemical And Electromagnetic Weapons Exclusion Clause - 10/11/03</p> <p>This section has been added.</p>	Important Information	20
<p>4. Vermin, Pests or Defective Sanitary Arrangements; Food or Drink Poisoning; Murder, Suicide</p> <p>The Indemnity Period under this Extension shall not exceed three (3) months.</p>	Business Interruption	51

<p>6. Prevention of access</p> <p>After “We will not cover any loss related to” we’ve added: “any Communicable Disease including but not limited to”.</p> <p>Radius is changes to 10 km.</p> <p>The Indemnity Period under this Extension shall not exceed three (3) months.</p>	<p>BUSINESS INTERRUPTION COVER SECTION</p> <p>Extra covers</p>	<p>51</p>
<p>6. Roads, bridges and railway lines</p> <p>The Indemnity Period under this Extension shall not exceed three (3) months.</p>	<p>BUSINESS INTERRUPTION COVER SECTION</p> <p>Extra covers</p>	<p>53</p>

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

Heading & Changes	Section	Page
<p>This document is a Policy Wordings only and does not contain a Product Disclosure Statement</p>		
<p>About Coast Insurance</p> <p>This section replaces ‘About Trident Insurance’</p>	<p>Important Information</p>	
<p>Change to risk</p> <p>After the words “You must”, the words “as soon as reasonably practicable” have replaced “immediately”.</p>	<p>General policy conditions</p>	<p>15</p>
<p>Un-occupancy</p> <p>After the words “You must notify us”, the words “as soon as reasonably practicable” have replaced “immediately”.</p>	<p>General policy conditions</p>	<p>18</p>
<p>1. Claim notification & 5. Notify claim</p> <p>After the words “You must”, the words “as soon as reasonably practicable” have replaced “immediately”.</p>	<p>General claims conditions</p>	<p>19</p>
<p>18. Rights of recovery</p> <p>Point (a) after the words “inform us”, the words “as soon as reasonably practicable” have replaced “immediately”</p>	<p>General claims conditions</p>	<p>27</p>