



CITY RURAL INSURANCE BROKERS PTY LTD

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AUSTRALIAN ASSOCIATION OF GLASS ARTIST INC T/AS AUSGLASS MEMBERS LIABILITY INSURANCE (POLICY INFORMATION)

Members Who are Covered:

- Professional Glass workers who sell their work;
- Non-professionals who may sell their work on a regular or occasional basis;
- Members who teach their craft to groups of 10 or less;
- Members who demonstrate & exhibit their craft

Limits of Liability:

Public Liability	\$20,000,000
Products Liability	\$20,000,000
Tenants Liability	\$20,000,000
Property in Physical and Legal Control	\$ 250,000

Major Exclusions:

There is no cover for claims resulting directly or indirectly from, or arising from or caused by:

- Use of motor vehicle or trailer which is required by legislation to be registered;
- Recall of any Products;
- Injury to any worker;
- Contractual Liability
- Professional advice or service, errors or omissions:
- Advice, design, formula or specification given for a fee
- Pollution
- Contractual Liability

Excluded Activities:

There is no cover for claims resulting directly or indirectly from, or arising from or caused by the Insured's activities or products for/of:

- Distributors selling a non-craft product produced by a third party;
- Trade persons or those who act as sub-contractors in a trade (ie: people involved in installation and/or fitting of products)
- Installation of Products when this involves alteration of, or mechanical fastening to existing structures
- Enterprises with more than three (3) people assisting (including the Insured):
- Sale of imported or wholesale products
- Sale of any other products not craft related

Policy Excess:

- \$500 each and every claim

Minimum and Deposit Insurance Premium:

This policy is subject to a Minimum and Deposit Insurance Premium irrespective of the term of the policy. If the policy is cancelled after the inception date, there is no refund of the Insurance Premium for the unexpired part of the Period of Insurance and the full amount of the policy is due and payable.

Insurer: AAI Limited ABN 48 005 297 807 trading as Vero Insurance

Policy Wording: Vero General and Products Liability Insurance Policy V8145 01/11/2018 A

This certificate is a summary of your cover. Please refer to the Policy Wording for full details of terms and conditions.