

What's changed

Ground Handlers Liability Insurance Policy

The purpose of this document is to provide a summary of recent changes to the policy terms and conditions for QM8977 Ground Handlers Liability Insurance Policy.

This document:

- ✓ is a summary only and
- ✓ addresses only the key changes to Aviation Ground Handlers Liability Insurance Policy.

This document:

- ✗ is not intended to be comprehensive
- ✗ does not form part of the insurance policy
- ✗ does not consider the Insured's individual circumstances
- ✗ is not used to assess claims and
- ✗ should not be relied on instead of the Policy Wording.

We will assess any claim against the policy terms and conditions and applicable law.

Please read the new Policy Wording thoroughly for full details of cover, conditions and exclusions to ensure it meets the Insured's requirements.

Summary of key changes to QM8977-0424

We've updated our Aviation Ground Handlers Liability Insurance Policy Wording (from QM8977-1123 to QM8977-0424). To see how this cover has changed, we've provided a summary of the key changes below:

| Change type | What's changed | Explanation | Details can be found in |
|-------------|----------------|--|-------------------------|
| Updated | Cancellation | We have reinstated the no return premium clause. | Section 5: Cancellation |

Summary of key changes to QM8977-1123

We've updated our Aviation Ground Handlers Liability Insurance Policy Wording (from QM8977-0204 to QM8977-1123). To see how this cover has changed, we've provided a summary of the key changes below:

| Change type | What's changed | Explanation | Details can be found in |
|-------------|--|--|-------------------------|
| New | About this booklet, Important information, About QBE, Due Diligence, General Insurance Code of Practice, Privacy and Complaints sections | These are standard sections included in QBE's Policy Wordings. | About this booklet |
| New | Paying your premium | Provides information on the payment of premium. | Paying your premium |

| Change type | What's changed | Explanation | Details can be found in |
|-------------|---|--|---------------------------------|
| Updated | Words with special meanings | The previous definitions have been replaced with an updated 'Wordings with special meanings' table. | Words with special meanings |
| New | Air Meet, Air Race and Air Show | We have included new definitions to clarify cover for these operations. | Words with special meanings |
| Updated | Bodily injury | The definition has been clarified and updated to include bodily injury (fatal or otherwise) but exclude nervous shock or psychological injury unaccompanied by, or not caused by, physical injury. | Words with special meanings |
| Updated | Ground | Amended to not in flight, taxiing or moored. | Words with special meanings |
| New | Period of insurance | The period this Policy operates as shown on Your Policy Schedule. | Words with special meanings |
| New | Premium | The cost of this policy. | Words with special meanings |
| New | Policy Schedule | The schedule attaching to and forming part of this policy. | Words with special meanings |
| New | You, your, yours | The persons or companies named in the Policy Schedule. | Words with special meanings |
| New | We, Our, Us, The Company | QBE Insurance (Australia) Limited ABN 78 003 191 035. | Words with special meanings |
| Removed | Unit exclusion | We have deleted the Unit exclusion. | Section 3 - General Exclusions |
| New | Laws impacting cover | We will not be liable to provide any cover, pay any claim or provide any benefit under this policy, to the extent that it is illegal for us to do so. | Section 3 - General Exclusions |
| Updated | Sanctions limitation and exclusion clause | Sanctions limitation and exclusion clause now extends to any applicable trade or economic sanctions, laws or regulations of any country. | Section 3: - General Exclusions |

| Change type | What's changed | Explanation | Details can be found in |
|---------------|-----------------------------------|--|--|
| Clarification | Section 4: (A) General Conditions | You are required to act reasonably, and observe and fulfil the Conditions, each of which may be conditions precedent to Our liability to make any payments under this Policy. | Section 4: (A) General Conditions |
| Clarification | Fraud | We have clarified the effect of a fraudulent claim being made on the policy. | Section 4: (A) General Conditions |
| Updated | Governing Law | The laws of Australia govern this Policy. All disputes relating to this Policy will be subject to determination by any court of competent jurisdiction within Australia. | Section 4: (B) General Conditions |
| New | References to Legislation | Any term used in this Policy and defined by reference to legislation will have the meaning given in any replacement definition or definition with materially the same object or purpose in subsequent legislation. | Section 4: (B) General Conditions |
| Updated | Cancellation | We have moved the Cancellation section from Conditions section to a new Section 5. | Section 5: Cancellation |
| New | Data Event Clause | We have added the Data Event Clause under the General Exclusion section of this policy. | Section 3 - General Exclusions applicable to all Sections of this Policy |
| New | Data and Data Event definitions | We have added the 'Data' and 'Data Event' definitions which relates to the inclusion of the Data Event Clause. | Words with special meanings |