

QBE Insurance (Australia) Ltd Head Office Level 5, 2 Park Street Sydney NSW 2000 ABN: 78 003 191 035 AFS Licence No: 239545



# **Policy Schedule**

Our Reference 17070228

Policy Number: 1GLU305872BPK

Period of Insurance From 17/07/17 To 31/07/18 At 4pm Local Time

GovHack Australia Ltd Level 1 76 Roberts St OSBORNE PARK WA 6017

Details of cover requested by you are shown in the attached Schedule of Cover. Payment is required by due date to ensure continuity of cover.

# The insured

GovHack Australia Limited ABN 57618430167

# What's covered

Location: ANYWHEERE IN AUSTRALIA, PERTH WA 6000

Business: EVENT MANAGER/OPERATOR

Policy Section	Insured	Policy Section	Insured
Fire and defined events	No	Machinery breakdown	No
Business income protection	No	Electronic equipment	No
Theft	No	Employee dishonesty	No
Money	No	Tax Audit	No
Glass	No	Transit	No
Legal liability	Yes	<b>Employment Practices</b>	No
Portable and valuable items	No	Statutory Liability	No
Passenger/Trade Vehicle	No	Commercial Vehicle	No

Premium and charges relating to this policy are detailed on your Tax Invoice. The amount of stamp duty paid is calculated under the relevant States/Territory Duties Act, based on where the risks, properties, contingencies or events are located.

Important Information about your Duty of Disclosure appears at the back of this schedule and on your application form. Please read this information carefully.

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# What's covered

Location: ANYWHEERE IN AUSTRALIA, PERTH WA 6000

**Business: EVENT MANAGER/OPERATOR** 

# **Legal Liability**

What we cover	Limit
Limit of liability, any one occurrence	\$20,000,000
Products liability, in aggregate	\$20,000,000
Property in Your physical and legal control	\$250,000

\$500 for property damage claims only **Excess** for personal injury claims

### **Clauses**

### **ORGANISERS**

Section "Legal Liability" does not cover liability for claims in respect of:

1. Personal injury or damage to property of persons actually participating in any performance, sport, game, contest or display involving athletic, acrobatic, military or equestrian skill or the use of firearms, missiles of any kind, explosives or combustibles.

2. Personal injury or damage to property of persons caused by the use

of mechanical amusement devices.

CONTRACTOR, SUBCONTRACTOR AND LABOUR HIRE EXCLUSION Section "Legal Liability" does not cover liability caused by, contributed to by, or arising from injury to any contractor or subcontractor or labour hire personnel of the insured, or employee of any contractor or subcontractor of the insured whilst such employee or or contractor or subcontractor or labour hire personnel is acting in such capacity.

For the purpose of this exclusion a:

1. labour hire person is a person who is:

- (a) employed by a labour hire provider; or(b) contracted as an apprentice by a labour hire provider; and you have contracted with the labour hire provider to use the services of the labour hire person.
- 2. a labour hire provider is a person or organisation that contracts out the services of their employees and or apprentices to you.