

## Public Liability Insurance

This is the summary of the cover provided by your policy. Please refer to the policy document for the full terms, conditions and exclusions relating to this insurance.

<b>The Insured</b> Otago University Students Association Incorporated, Planet Media Dunedin Limited and Electronic Voting Systems Limited for their joint and several interests	<b>Client No</b> 303-03YXS	<b>Cover No</b> 1166742-019-06
<b>The Insurer</b> QBE Insurance (Australia) Limited	<b>% of cover</b> 100	<b>Insurer Policy No</b> 80 0008570 PUL
<b>Period of Cover</b>	From 30/06/2018 to 30/06/2019 at 4:00pm; Local Standard Time	

### DETAILS OF INSURANCE

<b>Business Activity</b>	Students' Association, events management, recreational services, student welfare services, Broadcaster and Publisher	
<b>Public Liability</b>	Limit any one occurrence	\$10,000,000
<b>Product Liability</b>	Limit in the aggregate	\$10,000,000
Territory	New Zealand Only	
Jurisdiction	New Zealand Only	

### POLICY DETAILS

**Policy Wording** QBE Wording GEL0516

Advertising Liability	\$1,000,000
Business Advice or Service	Excluded
Contractors or Sub-contractors Additional Insured	Included
Defective Workmanship	\$100,000
Forest and Rural Fires Act	\$1,000,000
Goods on Hook	\$250,000
Hazardous Substance Emergency	\$1,000,000
Innkeepers Liability	Included
Landlord's Liability	Included
Lost or Stolen Keys	\$250,000
Mechanical Plant Liability and Carpark Liability	Included

Product Withdrawal Costs	\$100,000
Property in Care, Custody or Control	\$500,000
Punitive or Exemplary Damages (NZ Only)	\$2,000,000
Remotely Piloted Aircraft	\$1,000,000
Tenant's Liability	Included
Underground Services	Included
Vehicle or Watercraft, Equipment or Machinery Service or Repair	\$250,000
Vibration or Removal of Support	Included
Visits to North American Countries	Included
Warrant of Fitness	\$500,000

## ENDORSEMENTS AND / OR CLAUSES

R0705 Business Advice or Service  
 Business Advice or Service Exclusion  
 Automatic Coverage Clause 'Business Advice or Service' is deleted.

The Policy includes cover for contractors whilst working/tutoring for Otago University Students Association Inc.

Care, Custody, Control sub-limit includes cover for rented storage of kayaks and yachts under 10 metres in length.

R1000GLED Special Endorsement  
 Insured

Otago University Students Association Incorporated, Plant Media Dunedin Limited and Electronic Voting Systems Limited for their joint and several interests.

Modified Automatic Coverage Clauses:

The following Automatic Coverage Clause (s) have been modified and the details below replace those printed in the policy wording

Clause: Forest & Rural Fires Act

Limit: NZD500,000

Excess: NZD1,000

Territory: New Zealand

## DEDUCTIBLES / EXCESSES

Standard	\$500
Advertising Liability	\$1,000
Defective Workmanship	\$1,000
Goods on Hook	\$2,500
Hazardous Substance Emergency	\$1,000
Innkeepers Liability	\$1,000
Lost or Stolen Keys	\$1,000
Product Withdrawal Costs	\$1,000
Property in Care, Custody or Control	\$1,000
Remotely Piloted Aircraft	\$1,000
Underground Services	\$5,000
Vehicle or Watercraft Service or Repair	\$1,000
Equipment or Machinery Service or Repair	\$1,000/\$2,500
Vibration or Removal of Support	\$5,000
Warrant of Fitness	\$2,500

## INSURER RATINGS

<b>Insurer</b>	<b>Cover (%)</b>	<b>Rating</b>	<b>Agency</b>
QBE Insurance (Australia) Limited	100	A +	S&P

The Standard & Poor's (S&P) Insurer financial strength rating scale is:

AAA	(Extremely Strong)	BBB	(Good)	CCC	(Very Weak)
AA	(Very Strong)	BB	(Marginal)	CC	(Extremely Weak)
A	(Strong)	B	(Weak)	NR	(Not Rated)
				R	(Regulatory Supervision)

Note: The ratings from "AA" to "CCC" may be modified by the addition of a plus (+) or minus (-) sign to show relative standing within the major rating categories.

The ratings scale above is in summary form. The full version of this rating scale can be obtained from the Standard and Poor's website.

An overseas policyholder preference applies. Under Australian law, if QBE Insurance (Australia) Limited is wound up, its assets in Australia must be applied to its Australian liabilities before they can be applied to overseas liabilities. To this extent, New Zealand policyholders may not be able to rely on QBE Insurance (Australia) Limited's Australian assets to satisfy New Zealand liabilities.