



YellowCover

**EQUIPMENT AND
MACHINERY
INSURANCE
SUPPLEMENTARY
PRODUCT
DISCLOSURE
STATEMENT**

This is a Supplementary Product Disclosure Statement (SPDS) provided by National Transport Insurance, a joint venture of the insurers Insurance Australia Limited trading as CGU Insurance ABN 11 000 016 722 AFSL 227681 and AAI Limited Trading as Vero Insurance ABN 48 005 297 807 AFSL 230859 each holding a 50% share. National Transport Insurance is administered on behalf of the insurers by its manager NTI Limited ABN 84 000 746 109 AFSL 237246

This SPDS supplements the YellowCover Equipment and Machinery Insurance Policy Wording (PDS -NTI320 (01/04/2021)), effective 1 April 2021 and must be read together with the PDS.

The purpose of this SPDS is to:

Inform you that your insurance policy now excludes Cyber Loss and Communicable Diseases.

Important change to this PDS that we need to tell you about:

The following exclusions are added to General Exclusions that apply to all Policy Products, on page 59 of your YellowCover Equipment & Machinery PDS.

Communicable Disease Exclusion

1. Notwithstanding any provision to the contrary within this insurance agreement, this insurance agreement excludes any loss, damage, liability, claim, cost or expense of whatsoever nature, directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease regardless of any other cause or event contributing concurrently or in any other sequence thereto.
2. As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:
 - 2.1. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
 - 2.2. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
 - 2.3. the disease, substance or agent can cause or threaten bodily injury, illness, damage to human health, human welfare or property.

Cyber Exclusion

Notwithstanding any provision to the contrary within this insurance agreement or any endorsement thereto, this insurance agreement excludes any Cyber Loss.

For the purpose of this clause, the following Definitions apply:

“Cyber Loss” means all actual or alleged loss, damage, liability, injury, compensation, sickness, disease, death, medical payment, claim, cost, defence cost, expense or any other amount incurred by or accruing to the insured, including but not limited to any mitigation cost or statutory fine or penalty, directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any Cyber Act perpetrated by any person or group(s) of persons not covered under the original insurance.

“Cyber Act” means an unauthorised or malicious act or series of related unauthorised or malicious acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System or any data by any person or group(s) of persons.

“Computer System” means any computer, hardware, software, information technology and communications system or electronic device, including any similar system or any configuration of the aforementioned and including any associated input, output or data storage device, networking equipment or back up facility.

Questions?

If you have questions about these changes, give us a call on 1800 827 747 or jump on our website - Visit www.yellowcover.com.au

This SPDS was prepared on 26 May 2021 - NTI326(26/05/2021)

