

Supplementary Product Disclosure Statement

Business
Insurance

Supplementary Product Disclosure Statement

Business Insurance

This is a Supplementary Product Disclosure Statement (**SPDS**) issued by AAI Limited ABN 48 005 297 807 AFSL 230859 trading as GIO and is distributed by Resilium Pty Ltd ABN 40 098 080 810 AFSL 232703 (**Resilium**).

This SPDS supplements the Resilium Business Insurance Product Disclosure Statement and Policy Wording, date prepared 25 May 2012 (R00026 17/11/2012) (**PDS or Resilium Business Insurance PDS**), and must be read together with the Resilium Business Insurance PDS that you hold and any other SPDS we have given you or give you for your Resilium Business Insurance PDS.

The purpose of the SPDS is to detail the:

- extra covers;
- additional benefits;
- additional conditions and limitations; and
- any other important changes;

that are applicable to your policy. The Resilium Business Insurance PDS remains unchanged except as indicated below. Unless otherwise stated, terms defined in the Resilium Business Insurance PDS have the same meaning in the SPDS.

We recommend you read your **Resilium Business Insurance PDS**, in conjunction with this SPDS to fully understand the coverage provided.

SPDS prepared on 15 September 2016.

SPDS effective 16 November 2016.

Important Changes to your PDS

1. Change of company name

General Insurance Transfer

GIO General Limited transferred its general insurance business to a related company, AAI Limited (**AAI**) by way of a scheme under the *Insurance Act 1973* (Cth), confirmed by the Federal Court of Australia. The scheme took effect, on 1 July 2013, with AAI becoming the underwriter and issuer of all general insurance policies issued by GIO General Limited.

All references in the PDS, to the insurer and issuer of the product, 'GIO General Limited ABN 22 002 861 583 AFSL 229873', are replaced with 'AAI Limited ABN 48 005 297 807 AFSL 230859 trading as GIO'.

2. Your duty of disclosure

On page 2 of the PDS, "Your duty of disclosure" is replaced entirely as follows:

Before you enter into an insurance contract, you have a duty to tell us anything that you know, or could reasonably be expected to know, may affect our decision to insure you and on what terms.

You have this duty until we agree to insure you.

You have the same duty before you renew, extend, vary or reinstate an insurance contract.

You do not need to tell us anything that:

- reduces the risk we insure you for; or
- is common knowledge; or
- we know or should know as an insurer; or
- we waive your duty to tell us about.

If you do not tell us something

If you do not tell us anything you are required to, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

3. Cancellations

On page 3 of the PDS, under the heading, “Cancellations”, the following paragraph, “If your policy is cancelled we will refund the proportion of your premium for the unused period of insurance less any non-refundable government charges”, is replaced with the following wording:

If your policy is cancelled we will refund the proportion of your premium for the unused **period of insurance** less any non-refundable government charges if the refund is more than \$10.

4. Privacy Statement

On page 5 of the PDS, the “Privacy Statement”, is replaced entirely with the following wording:

This privacy statement is issued on behalf of Resilium Pty Limited and AAI Limited trading as GIO (collectively ‘we’) and relates only to those personal and commercial general insurance products issued by AAI Limited. We are members of the Suncorp Group, which we’ll refer to simply as “the Group”.

Why do we collect personal information?

Personal information is information or an opinion about an identified individual or an individual who is reasonably identifiable.

We collect your personal information so that either one of us can:

- identify you and conduct appropriate checks; understand your requirements and provide you with a product or service; set up, administer and manage our products, systems and services, including the management and administration of underwriting and claims;
- provide you with financial product advice;
- assess and investigate any claims you make under one or more of our products;
- manage, train and develop our employees and representatives;
- manage complaints and disputes, and report to dispute resolution bodies; and
- get a better understanding of you, your needs, your behaviours and how you interact with us, so we can engage in product and service research, development and business strategy including managing the delivery of our services and products via the ways we communicate with you.

What happens if you don't give us your personal information?

If we ask for your personal information and you don't give it to us, we may not be able to provide you with any, some, or all of the features of our products or services.

How we handle your personal information

We collect your personal information directly from you and, in some cases, from other people or organisations. We also provide your personal information to other related companies in the Group, and they may disclose or use your personal information for the purposes described in 'Why do we collect personal information?' in relation to products and services they may provide to you. They may also use your personal information to help them provide products and services to other customers, but they'll never disclose your personal information to another customer without your consent.

Under various laws we will be (or may be) authorised or required to collect your personal information. These laws include the: Anti-Money Laundering and Counter-Terrorism Financing Act 2006, Personal Property Securities Act 2009, Corporations Act 2001, Autonomous Sanctions Act 2011, Income Tax Assessment Act 1997, Income Tax Assessment Act 1936, Income Tax Regulations 1936, Tax Administration Act 1953, Tax Administration Regulations 1976, A New Tax System (Goods and Services Tax) Act 1999 and the Australian Securities and Investments Commission Act 2001 as those laws are amended and includes any associated regulations.

We will use and disclose your personal information for the purposes we collected it as well as purposes that are related, where you would reasonably expect us to. We may disclose your personal information to and/or collect your personal information from:

- other companies within the Group and other trading divisions or departments within the same company (please see our Group Privacy Policy for a list of brands/companies);
- any of our Group joint ventures where authorised or required;
- customer, product, business or strategic research and development organisations;
- data warehouses, strategic learning organisations, data partners, analytic consultants;
- social media and other virtual communities and networks where people create, share or exchange information;
- publicly available sources of information;
- clubs, associations, member loyalty or rewards programs and other industry relevant organisations;
- a third party that we've contracted to provide financial services, financial products or administrative services – for example:
 - information technology providers,
 - administration or business management services, consultancy firms, auditors and business management consultants,
 - marketing agencies and other marketing service providers,
 - claims management service providers
 - print/mail/digital service providers, and
 - imaging and document management services;
- a third party claimant or witnesses in a claim;
- accounting or finance professionals and advisers;
- any intermediaries, including your agent, adviser, a broker, representative or person acting on your behalf, other Australian Financial Services Licensee or our authorised representatives, advisers and our agents;

- in the case of a relationship with a corporate partner such as a bank or a credit union, the corporate partner and any new incoming insurer;
- government, statutory or regulatory bodies and enforcement bodies;
- policy or product holders or others who are authorised or noted on the policy as having a legal interest, including where you are an insured person but not the policy or product holder;
- the Financial Ombudsman Service or any other external dispute resolution body;
- other insurers, reinsurers, insurance investigators and claims or insurance reference services, loss assessors, financiers;
- legal and any other professional advisers or consultants;
- hospitals and, medical, health or wellbeing professionals;
- debt collection agencies; and
- any other organisation or person, where you've asked them to provide your personal information to us or asked us to obtain personal information from them.

We'll use a variety of methods to collect your personal information from, and disclose your personal information to, these persons and organisations, including written forms, telephone calls and via electronic delivery. We may collect and disclose your personal information to these persons and organisations during the information life cycle, regularly, or on an ad hoc basis, depending on the purpose of collection.

Overseas Disclosure

Sometimes, we need to provide your personal information to – or get personal information about you from – persons or organisations located overseas, for the same purposes as in 'Why do we collect personal information?'

The complete list of countries is contained in our Group Privacy Policy, which can be accessed at www.resilium.com.au/privacy, or you can call us for a copy.

From time to time, we may need to disclose your personal information to, and collect your personal information from, other countries not on this list. Nevertheless, we will always disclose and collect your personal information in accordance with privacy laws.

How to access and correct your personal information or make a complaint

You have the right to access and correct your personal information held by us and you can find information about how to do this in the Suncorp Group Privacy Policy.

The Policy also includes information about how you can complain about a breach of the Australian Privacy Principles and how we'll deal with such a complaint. You can get a copy of the Suncorp Group Privacy Policy. Please use the contact details in **Contact Us**.

Contact us

For more information about our privacy practices including accessing or correcting your personal information, making a complaint or obtaining a list of overseas countries you can contact us.

For commercial general insurance products, eg business package:

- Visit www.resilium.com.au/privacy;
- Speak to us directly by phoning your Resilium Adviser, or one of our Customer Service Officers on 131 436; or
- Email us at info@resilium.com.au

5. Complaints Resolution

On page 7 of the PDS, the wording underneath the heading “What if you are not satisfied with our final IDR decision?” is replaced as follows:

What if you are not satisfied with our final IDR decision?

We expect our procedures will provide you with a fair and prompt resolution to your complaint. If however you are not satisfied with our final decision or if we have not been able to resolve the complaint to your satisfaction within 45 days you may be able to take the complaint to the Financial Ombudsman Service (FOS) Australia.

FOS is an independent external dispute resolution scheme and its service is free to our customers.

You can contact FOS by:

- Telephone: 1800 367 287
- Mail: Financial Ombudsman Service Limited
GPO Box 3
Melbourne VIC 3001.
- Email: info@fos.org.au; or
- Website: www.fos.org.au

FOS will tell you if they can help you, as their services are not available to all customers.

We agree to accept a FOS decision however you have the right to take legal action if you do not accept their decision.

6. Financial Claims Scheme

On page 8 of the PDS, under the heading, “Financial Claims Schemes”, the following paragraph, “Information about the FSC can be obtained from APRA by: Telephone 1300 558 849 or Website www.apra.gov.au”, is replaced with the following wording:

Information about the FCS can be obtained from <http://www.fcs.gov.au>

7. Changes to Policy Sections

Changes to “Policy Section 1: Fire and other damage”

1. On page 39 of the PDS, under the heading, “Extra Covers”, the following extra covers, are inserted:

13. Emergency Response Cover

We cover	<p>We will pay the reasonable and necessary costs that are incurred by you and which relate only to the first 72 hour period after the insured event to secure the property insured against further loss or damage and to enable prompt resumption of normal business operations, including, but not limited to:</p> <ul style="list-style-type: none">a. emergency costs incurred to restore utilities, such as electrician and plumbers’ fees;b. any extra payments, required by law, to be paid to your staff who are required to work overtime, at night, or Sunday or holiday periods or for additional staff required to mitigate further loss or damage or enable prompt resumption of normal business operations;c. the costs of temporary repairs (including making safe) or security (including shuttering, hoarding or the hiring of security guards);d. cleaning up and dry cleaning costs of property damage caused by an insured event but excluding any contamination or pollution clean-up costs;e. hiring of cleaning or water extraction equipment, or power generation equipment;f. hiring of business contents required to resume trading, such as replacing a damaged cash register or replacing damaged tools of trade; org. transport and storage costs to enable safe storage of, business contents, stock or specified items.
We do not cover	<ul style="list-style-type: none">a. We will not pay more than \$30,000 for all claims under this Extra Cover during any one period of insurance.b. We will not pay for any costs under this Extra Cover that are otherwise payable under:<ul style="list-style-type: none">i. Policy Section 2 – Business Interruption;ii. Policy Section 3 – Burglary;iii. Policy Section 4 – Money;iv. Policy Section 5 – Glass;v. Extra Cover 2 – Removal of debris and temporary repairs, of this Policy Section; orvi. Additional Benefit 1 - Prevention of loss or damage, of this Policy Section.

We do not cover (cont.)	<p>c. We will not pay for:</p> <ul style="list-style-type: none"> i. any costs or expenses that do not relate to the 72 hour period immediately after the insured event under this Extra Cover. ii. any fines, penalties, or liability incurred by you; iii. for any loss or damage to the property insured under this Extra Cover; or iv. any event, loss or damage that would otherwise be excluded in this policy.
Example of how this Extra Cover applies	Per paragraph (g) of “We cover” above, under this Extra Cover we will only pay those transport costs relating to items that are transported within 72 hours of the insured event and we will only pay the costs of any storage for the first 72 hours after the insured event . However, per paragraph (c)(i) of “We do not cover” above, we will not pay for transport costs and no storage costs relating to a period beyond the first 72 hours after the insured event .

14. Mortgage discharge costs

We cover	We cover the reasonable legal costs associated with the discharge of a mortgage or mortgages on building(s) following settlement of a claim under this Policy section for the building(s) on a total loss basis.
We do not cover	We will not pay more than \$30,000 during any one period of insurance .

2. On page 44 of the PDS under the heading “Additional benefits”, the following additional benefit has been inserted:

9. Fusion of small electric motors

We cover	We will pay for the burn out of electric motors which form part of building(s) or business contents insured under this Policy section during the period of insurance , if the burn out is caused by or directly due to the electric current.
We do not cover	We will not pay for burn out of electric motors greater than 1.8 kilowatts (2.5 horse power).

3. **On page 52 of the PDS under the heading “Definitions”**, the following definition has been inserted:

Personal effects

Clothing and personal belongings normally worn or carried but excluding personal computers, non-fixed GPS units, musical instruments, curios, works of art, **money** or credit cards.

Changes to “Policy Section 2: Business interruption”

4. On page 55 of the PDS under the heading “Extra Covers” and under the extra cover, “1. Claims preparation costs”, the following sentence, “The maximum we will pay for any one claim under this extra cover is \$10,000”, is replaced with the following wording:

We cover	The maximum we will pay for any one claim under this extra cover is \$25,000
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5. On page 55 of the PDS under the heading “Extra Covers” the extra cover, “2. Additional increased cost of working”, is replaced entirely with the following wording:

2. Included increased cost of working

We cover	<p>We will pay the additional expenditure reasonably incurred by you during the indemnity period for all costs not otherwise recoverable that are necessarily incurred for the sole purpose of resuming or maintaining normal business operations or services following loss or damage covered by this Policy section.</p> <p>The maximum we will pay for any one claim under this Extra cover is \$10,000.</p> <p>If you want to increase the amount of cover for increased cost of working, you must have selected Optional insurance 2 - Additional increased cost of working, of this Policy section.</p>
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6. On page 55 of the PDS under the heading “Extra covers”, the following extra cover has been inserted:

4. Included outstanding accounts receivable

We cover	<p>We will pay the amounts which you cannot recover from your debtors following damage to your debt records if the damage is caused by an insured event covered under;</p> <ul style="list-style-type: none">a. Policy section 1 – Fire and other damage;b. Policy section 3 - Burglary;c. Policy section 4 – Money;d. Policy section 5 – Glass;e. Policy section 7 – Goods in transit;f. Policy section 10 – General property; and<ul style="list-style-type: none">i. for which we have admitted liability; andii. as soon as possible at the end of each month, you record and store at your accountants, auditor, or alternative premises, the total of the outstanding accounts receivable, and keep these figures for a period of 12 months.
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We cover (cont.)

The most we will pay under this Extra cover for any one claim is the lesser of:

- a. \$10,000; or
- b. the difference between:
 - i. the **outstanding accounts receivable**, and
 - ii. the total of the amount received or traced in respect of the **outstanding accounts receivable**.

If you want to increase the amount of cover for increased cost of working, you must have selected Optional insurance 3 – Additional Outstanding accounts receivable, of this Policy section.

7. On page 60 of the PDS under the heading “Optional insurances”, the following optional insurances are replaced with the following headings:

1. **Claims preparation costs** replaced with **1. Additional claims preparation costs**
3. **Outstanding accounts receivable** replaced with **3. Additional outstanding accounts receivable**

8. On page 65 of the PDS under the heading “Definitions”, the following definition is inserted:

Outstanding accounts receivable

The total amount owed to the **business** by customers at the end of the month immediately prior to the date of the **damage**, adjusted for:

- a. bad debts;
- b. amounts debited (or invoiced but not yet debited) and credited (including credit notes and cash not passed through the books at the time of the damage) to customers' accounts in the period between the date to which the last statement relates, and the time of the damage; and
- c. any abnormal condition of trade which had, or could have had, a material effect on the business.

Changes to “Policy Section 4: Money”

9. On page 80 of the PDS under the heading “What we pay” points c and e of the paragraph beginning with “The maximum amount we will pay, in respect of” are replaced with the following wording:

- c. **money** in the **building** outside **business hours** at the time of the **loss** or **damage** is \$2,000 plus the ‘money in the **building** outside business hours’ **sum insured**;
- e. **money in custody** at the time of the **loss** or **damage** is \$2,000 plus the ‘**money in custody**’ **sum insured**.

10. On page 81 of the PDS under the heading “Definitions”, the following definition has been inserted:

Financial service provider

A financial organisation such as a bank, building society or credit union or an agency for any of these, that is in the business of providing banking services to the public.

11. On page 81 of the PDS under the heading “Definitions”, the definitions of “in custody” and “in transit” are replaced as follows:

In custody

In your custody and control at your private residence or in the custody and control of persons authorised by you at their private residences until the next business day when the **monies** can be deposited with a **financial service provider**.

In transit

Means:

- a. money in your personal custody or in the custody of persons authorised by you during a journey to or from the situation to or from anywhere within Australia until the next business day when the money can be deposited with a financial services provider.
- b. money while deposited in the night safe, night depository chute or ATM of any financial services provider where you normally transact business.
- c. wages and salaries collected from a financial services provider but not paid to employees until it is physically in the control of your employees.

Changes to “Policy Section 5: Glass”

12. On page 84 of the PDS under the headings “Extra covers”, “Costs” and in the table “We do not cover” the following sentence, “We will not pay more than \$5,000 for any one **event** under this extra cover”, is replaced with the following wording:

We do not cover	We will not pay more than \$8,000 for any one event under this extra cover.
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13. On page 84 of the PDS under the headings “Additional benefits”, “Broken signs costs” and in the table “We do not cover” the following sentence, “We will not pay more than \$5,000 for any one claim under this additional benefit”, is replaced with the following wording:

We do not cover	We will not pay more than \$8,000 for any one claim under this additional benefit.
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Changes to “Policy Section 6: Public and products liability”

14. On page 90 of the PDS under the heading “What is legal liability?”, and in the table “We do not cover 12. Building works” the following sentence, “the erection, demolition of and/or alteration or addition to **buildings** or structures by **you** or on **your** behalf except where the completed value of such work does not exceed \$250,000 in total”, is replaced with the following wording:

We do not cover	<p>12. Building works</p> <p>the erection, demolition of or alteration or addition to buildings or structures by you, or on your behalf, except where the completed value of such work does not exceed \$500,000 in total.</p>
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15. On page 98 of the PDS under the heading “Additional benefits”, the following additional benefit has been inserted:

7. Principals

We cover	<p>Under this Additional benefit, we will extend the cover for legal liability provided by this Policy section to a principal of yours subject to the same terms and conditions which apply to you.</p> <p>This Additional benefit will only apply:</p> <ol style="list-style-type: none"> to legal liability for personal injury or property damage incurred by the principal which arises directly from your negligence in the performance of the contract between you and the principal; to the extent the cover under this Additional benefit is required by the contract between you and the principal; and where a claim made by you in relation to the occurrence which gives rise to the principal's legal liability would not be excluded or otherwise outside the cover provided by this Policy section. <p>The principal does not need to be noted on the schedule for this Additional benefit to apply.</p>
We do not cover	<p>This Additional benefit will not extend to legal liability incurred by a principal which:</p> <ol style="list-style-type: none"> arises out of or in connection with the principal's own negligence, acts, errors or omissions; arises independently of your performance of the contract between you and the principal; or arises from an occurrence in respect of which you or the principal is entitled to be indemnified pursuant to a policy which provides workers compensation insurance or any other policy or scheme which provides cover against liability for injuries to workers or employees.

16. On page 99 of the PDS under the heading “Definitions”, the following definitions have been inserted:

Interested party

Any person, company or legal entity shown on the schedule as the interested party.

Principal

A party who **you** have entered into a written contract with in connection with **your business** where **you** agree to perform work, provide **your** services or supply **your products** to the party and the contract requires **you** to obtain insurance for legal liabilities incurred by that party which arise from **your** performance of the contract.

Changes to “Policy Section 9: Equipment breakdown”

17. On page 114 of the PDS under the heading “Extra covers”, the following extra covers have been inserted:

3. Temporary hire costs

We cover	We will pay the reasonable costs of hiring temporary property, necessary to keep the business operating as nearly as practical as before the breakdown .
We do not cover	We will not pay more than; <ul style="list-style-type: none">a. 50% of the normal cost to repair or replace the damaged insured equipment and other insured property which was damaged; orb. \$25,000, whichever is the lesser for any one breakdown . We will not cover any claims under this Extra cover 3 - Temporary hire costs if we have provided cover under Extra cover 2 - Expediting expenses, of this Policy section.

4. Reinstatement

We cover	If we pay an amount for any claim under this Policy section we will automatically reinstate the sum insured to the amount shown in your schedule . You will not have to pay any additional premium.
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18. On page 114 of the PDS, a new heading “Additional benefit” and the following additional benefit is inserted:

Additional Benefit

1. Additional items

We cover	If you: <ul style="list-style-type: none">a. hire equipment similar to equipment already insured under this Policy section; orb. purchase new equipment and commission it at your situation, we will consider this equipment to be added to the insurance by this Policy section provided that:<ul style="list-style-type: none">i. cover for additional items shall not exceed the sum insured for the items already insured under this Policy section;ii. you give us notice within 90 days and pay the appropriate extra premium on a pro rata basis together with any applicable statutory charges;iii. the items are, as far as you are aware, suitable for service, free from material defect and in sound working condition;iv. the items shall not be insured until successfully commissioned and all relevant statutory provisions for inspections and certification have been fulfilled; andv. the limits and excess as shown on your schedule shall be the same as the similar items already insured.
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19. On page 117 of the PDS under the heading “What we pay”, and before the sub-heading “1. Insured equipment” the following wording is inserted:

The maximum we will pay for any one **breakdown** under this Policy section is the **sum insured** shown in your **schedule**.

Reinstatement and replacement

The maximum we will pay under this Policy section is determined by the sum insured amount shown in your schedule for Policy section 1 – Fire and other damage.

The maximum amount we will pay for any claim or series of claims caused by or arising out of a **breakdown** under this Policy section is:

- a. if you own the **building(s)** at the **situation** – the **sum insured** for **building(s)** shown on the **schedule** for Policy section 1 – Fire and other damage; or
- b. if you do not own the **building(s)** at the **situation** – the total combined **sums insured** less the **sums insured** for stock, if shown separately, in your **schedule** for Policy section 1 – Fire and other damage.

20. On page 117 of the PDS under the heading “What we pay”, and under the sub-heading “1. Insured equipment”, the following sentence, “The maximum we will pay is the sum insured as shown in the schedule” is deleted.

21. On page 118 of the PDS under the heading “Policy section conditions”, the following additional condition is inserted:

5. Resumption of business

As soon as possible after the **breakdown**, you shall continue or resume business, in whole or in part, and make up lost business through the use of every available means, including alternative premises, surplus machinery, spare parts, equipment, supplies and surplus or reserve stock, which may be owned or controlled by you or obtainable by you from other sources and through working extra time or overtime at the **situation** acquired for the purpose of making up lost business.

22. On page 119 of the PDS under the heading “Definitions”, the following definitions have been inserted:

Obsolescence

Obsolescence occurs when equipment is no longer wanted even though it may still be in good working order.

Obsolescence frequently occurs because a replacement has become available that has, in total, more advantages than the inconvenience related to repurchasing the replacement.

23. On page 119 of the PDS under the heading “Definitions”, an additional clause has been added to the definition of “Insured equipment”:

Insured equipment

- d. general purpose machine, commonly consisting of digital circuitry, that accepts (inputs), stores, manipulates, and generates (outputs) data as numbers, text, graphics, voice, video files, or electrical signals, in accordance with instructions called a program including but not limited to:
 - i. electronic data processing equipment comprising a central processing unit, video display units, printers, hard disks, floppy disk drives, micro diskettes including read and write heads, electro or mechanical motors and passive components but does not include software.

Changes to “Policy Section 10: General property”

24. On page 120, a new section is added to “Policy Section 10. General Property” with the following wording:

Optional insurances

We will provide the following Optional insurance when requested by you, when you pay any additional premium required and when shown in your **schedule**.

The following Optional insurances applies in addition to the **sum insured**.

1. Emergency hire costs

We cover	<p>If we agree to pay a claim under this policy section for accidental loss or damage to insured property, we will also pay the additional costs necessarily and reasonably incurred by you for the resumption or maintenance of normal business operations in the 7 days following the occurrence of loss or damage.</p> <p>These costs include, but are not limited to:</p> <ul style="list-style-type: none">a. the temporary hire of replacement equipment;b. the hire of other contractors or casual staff to complete work on your behalf;c. the costs of expedited or express postage of replacement insured property.
We do not cover	<p>We will not pay for:</p> <ul style="list-style-type: none">a. any costs or expenses that do not relate to the first 7 days following the occurrence of the accidental loss or damage;b. any fines, penalties, or liability incurred by you;c. for any loss or damage to your property; ord. any costs incurred after we have replaced, or paid to replace, the insured property that was the subject of the claim.

2. Theft of portable and valuable items without forced entry

We cover	Loss of or damage to any specified items as shown in your schedule for theft without forcible entry.
We do not cover	This Optional insurance does not cover: <ul style="list-style-type: none">a. you for more than the sum insured for a specified item for any one event;b. any claim for any unspecified item;c. loss or damage to any specified item that has been left in the open air for longer than 24 hours at the same location and has not been reported within 24 hours to the police. All such reports to be verified by a written statement from the police.d. loss or damage or any act of fraud or dishonesty committed by any member of your family or by any of your employees; ore. loss of or damage to any specified item as a result of:<ul style="list-style-type: none">i. delay, detention or confiscation by customs officers or other officials;ii. trickery or false pretences;iii. loss of use, loss of earning capacity and any other consequential loss;iv. chipping, scratching, denting or marring that does not materially affect the use or operation of the specified item;v. mechanical, hydraulic, electrical or electronic breakdown, burn-out, failure, malfunction or derangement of any equipment or device; orvi. the amount of any excess specified in your schedule.

3. Money

We cover	We will cover loss of money while it is: <ul style="list-style-type: none">a. in your custody or in the custody of persons authorised by you; orb. in a night safe until removed by a bank employee.
We do not cover	We will not pay for: <ul style="list-style-type: none">a. loss from an unattended vehicle,b. loss from a bank night safe after the usual closing time of the bank on the next business day following the deposit;c. wages and salaries once they have been paid to employees;d. shortages resulting from clerical or accounting errors or loss due to errors in receiving or paying out; ore. any act of fraud or dishonesty by you or by anyone in your service. <p>The excess shown on the schedule applies to any claim under this Optional insurance. We will not pay more than \$3,000 during any one period of insurance.</p>

25. On page 123 of the PDS under the heading “Additional benefit” the following additional benefits are inserted:

2. Your dog

We cover	We will cover any reasonable costs including veterinary fees and disposal or funeral expenses associated with a sudden, unforeseen and unintended accident occurring during the period of insurance causing the death of or injury to your dog.
We do not cover	We will not pay more than \$1,000 during the period of insurance . We will not pay for any costs, fees or expenses associated with your dog suffering illness or disease.

3. Your GPS navigation unit

We cover	If your GPS navigation is not listed in the schedule as a specified item , we will cover you for the accidental loss of or accidental damage to your GPS navigation unit.
We do not cover	We do not cover any loss or damage excluded by any of the circumstances in the “We do not cover” section of the main insuring clause of this Policy Section. See pages 120 to 122. We will not pay more than \$1,000 during the period of insurance .

Changes to “Policy Section 11:Tax audit”

26. **On page 129 of the PDS under the heading “Extra covers”** the following Extra cover is inserted:

2. Travel and accommodation expenses

We cover

We will reimburse you for travel and accommodation expenses incurred by you or your employees if they are reasonably and necessarily incurred to substantiate a claim under this Policy section.

You should read the Resilium Business Insurance PDS and any other Supplementary PDS (SPDS) for full details.

If you have any questions, please contact your Resilium Adviser or call us on 131 436.

Contact your
Resilium Adviser or:

phone Customer Service 131 436 or
Claims 131 437

web www.resilium.com.au