



## Landcover Mandatory Policy Endorsements

### Property Owners Endorsement

We shall not be liable to indemnify You in respect of any legal liability arising out of or in anyway connected with any Business, profession, trade, or manufacturing operations (other than as owners of property the subject of this policy) conducted by You or on Your behalf.

### Total Construction Exclusion

We shall not be liable to indemnify You in respect of any legal liability arising out of or in anyway connected with the demolition, underpinning, removal of support, dewatering, alteration, renovation, construction, erection of and/or addition to any building, structure, plant or equipment by You or on Your behalf.

### Pandemic/Epidemic Exclusion

Notwithstanding any provision to the contrary within this Policy, it is declared and agreed that this Policy does not cover any loss, destruction, damage, liability, cost, expense or any other amounts (whether actual or alleged), directly or indirectly caused by, or contributed to by, or in consequence of, or in any way connected with any:

- a. disease determined to be a Listed Human Disease or in respect of which a Human Biosecurity Emergency is declared under the Biosecurity Act 2015 (Cth) including any amendment, replacement, re-enactment, successor, equivalent or similar legislation including delegated legislation;
- b. outbreak of infectious disease declared as a pandemic or epidemic by the World Health Organization or any Australian government or Australian government agency; or
- c. disease determined by the World Health Organisation to be a Public Health Emergency of International Concern (PHEIC).

### Silent Cyber Exclusion

This Policy does not cover any liability directly or indirectly arising out of, contributed to by, or resulting from any Cyber Loss or the fear or threat of any Cyber Loss or action taken in controlling, preventing, suppressing or remediating any Cyber Loss.

### Definitions:

**'Computer System'** means any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by the Insured or any other party.

**'Cyber Act'** means an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal 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.

**'Cyber Loss'** means 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 any Cyber Act including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any Cyber Act.