Landcover Policy Schedule & Tax Invoice

"Legal Liability Protection for Vacant Land Owners"

Name of Insured:	John Sample
Policy Number:	202100080
Period of Cover:	7-Apr-2021 - 30-Apr-2022
Cover Type:	Property Owners Liability Insurance Only
Allotment Address:	Lot 504 Main St, Adelaide, South Australia, 5000
Interested Parties:	
Limit of Liability:	$20,000,000 each & every occurrence for public and advertising
Deductible (excess):	$500 each & every claim
Insurer:	Insurance Australia Limited ABN 11 000 016 722, AFSL 227681 trading as CGU Insurance
Policy Wording:	[CGU Steadfast General and Products Liablity Insurance Policy](#)
Selected Land Size:	Vacant land not greater than 2,500 square metres ($ 190.00)
Vacant Land - Extended Definition:	Vacant and Unoccupied Dwelling pending demolition or sale ($ 275.00)

COST BREAKDOWN

Base Premium:	$ 280.00
Base Premium GST:	$ 28.00
Stamp Duty:	$ 33.88
Our Admin Fee:	$ 111.93
Admin Fee GST:	$ 11.19
Total Payable:	$ 465.00

PAYMENT DETAILS

Payment Date:	07-04-2021

In this insurance policy Vacant Land means land not being used for any business (other than as property owner), profession, trade, manufacturing, or rural activity or operation.

Such land to be with or without any of the following:

• gates, fences, letter boxes, site identification pegs and signs.
• plants, trees and shrubs.
• landscaping, retaining walls, gutters, drains, paths, paving and driveways.
• underground and above ground services including aprons, supply mains and meters.

Otherwise the land is to be free of any structure unless you have specifically included in your "Landcover Application" one or more of the "Vacant Land - Extended Definition" covers.

This LANDCOVER Legal Liability Insurance Covers:

Your liability to pay for all amounts you shall become legally liable to pay as compensation in respect of Personal Injury &/or Property Damage happening during the period of Insurance and caused by or arising out of an occurrence in connection with your ownership of Vacant Land.

Importantly this insurance also covers your Defence Costs for such claims by others seeking damages even if groundless, false or fraudulent.

Subject always to the Insurer's Terms, Claims Conditions, General and Special Conditions, Exclusions, Endorsements, Excess, Words with Special Meaning and Limits of Liability incorporated in this policy.

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.

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, supressing 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.

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).

All Landcover policy premiums are 100% Minimum and Deposit and are therefore non-refundable outside of the 21 day Cooling Off Period.

Landcover Insurance is issued for 12 months commencing on acceptance of your "Application " and will continue and expire 4.00pm on the last day of the Calendar month 12 months later. This Insurance contract is non -renewable however an invitation to reapply will be sent early in the expiring month of your current policy. You can, for your convenience reapply at any time during that month and when accepted the insurance will commence at that time and date and your previous policy cancelled as of that time the new policy commences. This means that you have continuing insurance cover but not 2 policies at the same time. Any applications after the expiry date will result in an uninsured period.

Landcover Pty Ltd ABN 67 119 345 461 is an Authorised Representative (311341) of Multi-Functional Policies Pty Ltd ACN 054 829 999 Australian Financial Services No. 241685, who trade under the name of MFP Insurance Brokers and have been providing Insurance and advice to Australian's since 1990.

When offering and providing Insurance products and services, Landcover Pty Ltd as authorised by Multi- Functional Policies Pty Ltd acts under a binding authority given to it by the Insurer to offer and issue policies.

In all aspects of this insurance product and any policy you may decide to purchase Landcover Pty Ltd acts as an agent of the Insurer and not as an agent of yours.

The Insurer of all policies provided by Landcover Pty Ltd is; Insurance Australia Limited ABN 11 000 016 722, AFSL 227681 trading as CGU Insurance

Registered Office;
CGU Centre
181 William Street
Melbourne VIC 3000
Australia

As one of Australia's largest intermediary-based insurers CGU Insurance has been protecting the Australian way of life for 160 years. CGU Insurance are supported by a nationwide network of insurance advisers and business partners and offer a comprehensive range of high-quality policies that can be tailored to your insurance requirements, so you can choose the cover that's right for you and only pay for what you need.

CGU Insurance, is a public company incorporated in Australia. It is authorised under the Australian Insurance Act 1973 (Cth) to conduct insurance business in Australia. That Act establishes a system of financial supervision of General Insurers in Australia. As an authorised insurer, CGU Insurance is regulated by the Australian Prudential Regulation Authority.

CGU Insurance is also regulated under the Corporations Act 2001 and is the holder of an Australian Financial Services Licence (AFS Licence No. 238291) issued pursuant to that Act. As a holder of an AFS Licence, CGU Insurance is regulated by the Australian Securities and Investments Commission (ASIC).