

**Who Is Insured Under This Policy?**

Post Office Licensees declared by the LPOG Limited and/or subsidiary and/or related Corporations as defined under Australian Corporations Law, associated entities and/or financiers and all parties for whom the Insured undertakes to insure for their respective rights, and interests.

**Who Is The Insurer?** Chubb Insurance Australia Limited | ABN: 23 001 642 020 | AFS Licence No: 239687

**What Is The Period Of Insurance?**

From: 4.00pm 1st July 2017 to: 4.00pm 1st July 2018 | Both Local Standard Time at the Insured's head office

**What Is The Scope Of Cover?**

This policy provides protection for insured entities and persons that are held liable for a negligent act that results in property damage or bodily injury anywhere within Australia.

**What Are The Insured Activities?**

Principally postal services, including delivery, sorting, collection of mail / parcels, including Lotto, Newsagent and any other activity incidental thereto, and associated business activities as agreed and noted on the schedule.

**Where Are You Covered?** Anywhere within the Commonwealth of Australia.

**What Are The Limits Of Liability?**Public Liability

\$20,000,000 in respect of any one occurrence arising out of the one event during the period of insurance

Products Liability

\$20,000,000 In respect of any one occurrence or series of occurrences arising out of one event and in the aggregate during the Period of Insurance

Property in Physical or Legal Control of Insured

\$250,000 in respect of any one occurrence during the period of insurance.

Products Errors and Omissions

\$250,000 In respect of any one occurrence or series of occurrences arising out of one event and in the aggregate during the Period of Insurance

**What Is The Excess?**

\$500 each and every claim except; Third Party Personal Injury which is Nil.

**What Is Excluded?** The following exclusions could affect You;

1. Liability assumed under any contract or agreement; except where such agreement is with the Australian Postal Corporation.
2. Liability for losses of any nature directly or indirectly caused by, resulting from or in connection with any act of Terrorism;
3. Deliberate and/or malicious acts; including Libel and slander;
5. Asbestos;
6. Any compulsory liability insurance (e.g. Workers Compensation; Compulsory Third Party-CTP)

**Important Notes**

1. This information is only a summary of the cover provided. Please refer to the policy document for details of policy conditions and exclusions
2. Please contact Willis Towers Watson for amounts payable by you to obtain the cover, and to check the currency of cover.
3. A copy of the terms and conditions will be given to you on request as soon as possible and free of charge.
4. LPOG Limited is not and does not represent itself as a licensed insurance broker by endorsing the products outlined in this brochure.
5. LPOG Limited does not hold an Australian Financial Services License, and you should obtain your own advice.
6. LPOG Limited is obliged to compensate all covered persons for any loss or damage if LPOG Limited fails to notify covered persons when required.
7. This premium is applicable regardless of when your membership is commenced throughout the period of insurance and in the event of cancellation is not refundable.
8. Please contact Willis Towers Watson if you require additional cover to that covered in the policy.

**How to Contact Us**

Phone: 1300 733 873 | Email: [brett.batson@WillisTowersWatson.com](mailto:brett.batson@WillisTowersWatson.com) or [magdalena.roslon@WillisTowersWatson.com](mailto:magdalena.roslon@WillisTowersWatson.com)