

Cargo Handling Facility Liability Insurance

Quick Reference Guide

This Quick Reference Guide provides a snapshot of the latest changes that have been made to the Cargo Handling Facility Liability Insurance policy wording.

The new Cargo Handling Facility Liability Insurance policy wording will be effective for policies incepting from:

- New Business and Renewals – 30 November 2022

Note: This information is intended as a guide only. Please review the policy wording for full details of coverage provided. Exclusions, limits and conditions apply.

Legend: ✓ = Was included ✗ = Not included



Sections of document	Updated Cargo Handling Facility Liability Insurance PCUS-019279-2022	Expiring Cargo Handling Facility Liability Insurance PCUS-013991-2018
Welcome to Zurich		
About Zurich	Amended to reflect current organisational status	✓
Privacy	Amended to reflect changes to privacy legislation	✓
General Insurance Code of Practice	Amended to the current code	✓
Complaints and Disputes Resolution process	Amended to the current process	✓
Definitions		
Communicable disease	Newly added, previously included in "Additional Conditions of Insurance" in the policy schedule.	✓
Silica	Newly added	✗
Silica related dust	Newly added	✗

Sections of document	Updated Cargo Handling Facility Liability Insurance PCUS-019279-2022	Expiring Cargo Handling Facility Liability Insurance PCUS-013991-2018
Exclusions		
Communicable disease	Newly added, previously included in "Additional Conditions of Insurance" in the policy schedule	✓
Cyber risks	Newly added, previously included in "Additional Conditions of Insurance" in the policy schedule as Cyber Attack. Clarified does not have to be an intent to inflict harm	✓
Silica	Newly added	✗
Land-fill	Removed unnecessary brackets from exclusion wording	✓
General conditions		
Proper law and jurisdiction	Newly added to clarify amendment, replacement, successor or equivalent to a relevant act or regulation will apply automatically	Previously not specifically referenced though both Acts were still applicable