

# Ship Repairers Liability Insurance

## Quick Reference Guide

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

The new Ship Repairers 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 Ship Repairers Liability Insurance - PCUS-019284-2022	Expiring Ship Repairers Liability Insurance - PCUS-013945-2018
<b>Welcome to Zurich</b>		
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	✓
<b>The cover</b>		
Products Liability	Amended to confirm the limit in respect of Products Liability is any one occurrence and in the annual aggregate	Previously did not specify Products Liability limit was in the annual aggregate
Pollution Risks	Limit amended to \$1,000,000 any one occurrence and in the annual aggregate	Previous limit was \$250,000 any one occurrence and in the annual aggregate
Temporary Hire of Equipment Liability	Limit amended to \$100,000 any one occurrence and in the annual aggregate	Previous limit was \$50,000 any one occurrence and in the annual aggregate

Sections of document	Updated Ship Repairers Liability Insurance - PCUS-019284-2022	Expiring Ship Repairers Liability Insurance - PCUS-013945-2018
<b>Welcome to Zurich</b>		
<b>Definitions</b>		
Communicable disease	Newly added, previously included in "Additional Conditions of Insurance" in the policy schedule	✓
Silica	Newly added	✗
Silica related dust	Newly added	✗
<b>Exclusions</b>		
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	✗
<b>General conditions</b>		
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