

Coastal Audio  
6 Woodbridge Place  
Oxenford  
QLD 4210

## Certificate of Currency Multiline

06/09/2023

This certificate of currency provides a summary of the policy cover and is current on the date of issue. It is not intended to amend, extend, replace or override the policy terms and conditions contained in the actual policy document. This certificate of currency is issued as a matter of information only and confers no rights upon the certificate holder. We accept no responsibility whatsoever for any inadvertent or negligent act, error or omission on our part in preparing these statements or in transmitting this certificate by email or for any loss, damage or expense thereby occasioned to any recipient.

Client ID 040-COAAUD  
Policy Number 218744

**INSURED** Coastal Audio

### LIABILITY SECTION

**BUSINESS ACTIVITIES** Sound & Lighting activities including rigging from existing points as declared

Cover also extends to recording studio risk.

**COVER OFFERED TO** Sound Lighting & Staging business including: Audio Engineers, Audio Technicians, Sound Engineers, Sound Recordist, Sound Technicians, PA System Operators, Audio-Visual Operators, Lighting Technicians and Stage Hands.

**PRODUCTION VALUE** This product is only limited to Insured's with a production budget/turnover of under \$200,000

**PERIOD OF INSURANCE** From: 6/09/2023 at 4 PM Local Time (Queensland).  
To: 6/09/2024 at 4 PM Local Time (Queensland).

<b>LIMITS</b>	<p>\$20,000,000 Any One Occurrence (Public Liability) \$20,000,000 Any One Period of Insurance (Products Liability) \$250,000 Goods in Care, Custody &amp; Control \$1,000,000 Any One Period of Insurance &amp; \$1,000,000 in the Aggregate (Professional Liability) Retro Active Date: inception of policy</p>
<b>EXCESS</b>	<p>\$500 each &amp; every occurrence (Public &amp; Products Liability) \$500 each &amp; every claim (Professional Liability)</p>
<b>SCOPE OF COVER</b>	<p>Worldwide excluding North America</p>
<b>POLICY WORDING AND CONDITIONS</b>	<p>Marsh Broadform PL_LIAExt_LCPA 19/282_SG19-1402</p>
<b>PROVISIONS</b>	<p>All service providers are required to carry their own insurance. A service provider is deemed as anyone hired by the Insured to provide a good or service. Service providers include but are not limited to security, amusement device operators, fireworks operators, caterers, contractors, venue owners, entertainers etc</p> <p>Annual – Rigging activities may only be performed by a qualified rigger who holds a current and suitable rigging license.</p>
<b>ENDORSEMENTS</b>	<p><b><u>ABSOLUTE CORONAVIRUS EXCLUSION</u></b> This Policy does not cover liability in respect of Personal Injury, Property Damage, Advertising Liability, Errors &amp; Omissions or Professional liability arising directly or indirectly arising out of, contributed to by or resulting from coronavirus disease (COVID-19), severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2), or any mutation or variant thereof.</p> <p>This exclusion also applies to any claim, loss, cost or expense of whatever nature directly or indirectly arising out of, contributed to by or resulting from:</p> <p>(i) any fear or threat (whether actual or perceived) of; or (ii) any action taken or failure to take any action in controlling, preventing, suppressing or in any way relating to any outbreak of coronavirus disease (COVID-19), severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2), or any mutation or variant thereof.</p> <p><b><u>CYBER EXCLUSION ENDORSEMENT</u></b> It is hereby noted and agreed that the following clause is added to Exclusions under the Policy:</p> <p>Cyber Events any Cyber Event, or arising directly or indirectly out of, or in any way related to a Cyber Event.</p> <p>For the purposes of this Exclusion, the following definitions are added to the Policy:</p> <p>Cyber Event means any:</p> <p>1. Damage to, loss, destruction, corruption, theft, unauthorized or negligent processing, collection, recording, retrieval, disclosure, dissemination, disposal or loss of operational control of personal information in any form;</p>

2. Loss, theft or unauthorized disclosure of personal information (personal data) or confidential information (other than information that is lawfully available in the public domain or to the general public unless such information which had been publically available became uniquely identifiable through collection and/or processing);
3. Unauthorized access to or use of any personal information (personal data) or confidential information other than information that is lawfully available in the public domain or to the general public unless such information which had been publically available became uniquely identifiable through collection and/or processing) occurring in the Insured's Computer System;
4. Non-physical and technological failure of computer system security or other technological security measures aimed at protecting data in any format;
5. Malicious direction of network traffic, introduction of malicious computer code, or other malicious attack directed at, occurring within, or utilizing the Insured's Computer System; and/or
6. Breach of laws and regulations pertaining to privacy and resulting from items 1., 2., 3., 4., and 5., above.

Insured's Computer System means a computer system leased, owned or operated by or which is made available or accessible to the insured company for the purpose of storing and processing the insured company's electronic data or software.

#### **MOLESTATION EXCLUSION ENDORSEMENT**

This Policy does not cover liability in respect of Personal Injury arising out of or caused by or in connection with the molesting, interfering or assault with any person by:

- the Insured,
- any of the Insured's employees,
- any person acting on behalf of the Insured,
- any person for whom the Insured may be held legally liable.

The Insurer shall have no obligation to defend any action, suit or proceeding against the Insured either directly or vicariously seeking damages for such Personal Injury.

All other terms and conditions remain unaltered.

This Premium is Minimum and Deposit and non-refundable.

#### **SCHEDULE TEXT**

None noted

#### **INSURER**

Chubb Insurance Australia Limited (50%) & Allianz Australia Insurance Limited trading as Allianz Global Corporate & Specialty – Pacific (50%) through SLE Worldwide Australia Pty Limited.