

## Confirmation of Insurance

29 November, 2018  
Ref: 13110176

**Re: Jonathan Hilton trading as Coast Covers**

**Class** : Marine Combined Liability  
**Policy No.** : TML000498  
**Period** : 30/11/18 to 30/11/19  
**Insurer** : Certain Underwriters at Lloyd's, Under Binder Agreement No B1098M182813 MCL2019

**Covering:**

**MARINE COMBINED LIABILITY INSURANCE**

**TYPE OF BUSINESS**

Manufacture, install and repair: Marine trimmings including, boat covers, shade sails, bimini tops and upholstery

**LOCATION**

Mobile - Terrigal NSW 2260

**PUBLIC LIABILITY**

LIMIT OF LIABILITY ..... \$10,000,000  
Any One Occurrence

**PRODUCTS LIABILITY**

LIMIT OF LIABILITY ..... \$10,000,000  
Any One Occurrence and  
in the Aggregate during  
any one period of  
Insurance

**SHIP REPAIRERS LIABILITY**

LIMIT OF LIABILITY ..... \$10,000,000  
Any One Occurrence and  
in the Aggregate during

**STATUTORY LIABILITY** any one period of Insurance

LIMIT OF LIABILITY ..... \$ 1,000,000  
Any One Occurrence and  
in the Aggregate during  
any one period of  
Insurance

**PROPERTY IN PHYSICAL & LEGAL CONTROL**

LIMIT OF LIABILITY ..... \$10,000,000  
Any One Occurrence

**TESTING & COMMISSIONING LIABILITY**

LIMIT OF LIABILITY ..... \$10,000,000  
Any One Occurrence

**EXCESS - ALL SECTIONS**

\$2,500 in respect to each and every claim

**RETROACTIVE DATE**

Statutory Liability - 14th November 2013

**ADDITIONAL BENEFITS**

Towing - Included

Removal of Wreck -  
Limit \$10,000,000 in respect of any one claim and in the aggregate any  
one period of insurance.

Hotwork Extension -  
Included subject to full compliance with Australian Standard 1674

Detention - Included

Professional Advice -  
Included provided no fee charged (refer Exclusion 3.13)

OPTIONAL EXTENSION - Additional Premium Payable

Products Exported to USA or Canada - Not included

**COVERING**

LEGAL LIABILITY to pay compensation in respect of:

- a. Death or Injury to any Third Party
- b. Damage to Property of a Third Party caused by an occurrence during the  
period of insurance within the geographical limits in connection with  
the business.

In addition to the LIMIT OF LIABILITY the Insurer will pay:

- a. All Costs & Expenses incurred with the written consent of the Insurer
- b. All Legal Costs incurred by the Insured for representation at
  - i) Any Coroners inquest or inquiry,
  - ii) proceedings in any Court of summary jurisdiction arising out of any  
alleged breach of statutory duty resulting in Injury or Damage to

- property which may be the subject of indemnity under the policy.
- c. All charges expenses and law costs recoverable from the Insured by claimants in connection therewith.

#### **GEOGRAPHICAL LIMITS**

1. ANYWHERE IN AUSTRALIA
2. ELSEWHERE IN THE WORLD (subject to Australian jurisdiction clause) in respect of:
  - a. Products or Goods Supplied
  - b. Commercial Visits by Directors and Non Manual Employees from the Commonwealth of Australia.

#### **PRINCIPAL EXCLUSIONS**

- Goods Exported to USA or Canada
- Contractual Liability
- Employers Liability
- Faulty Workmanship
- Product Recall
- Product Guarantee
- Asbestos

#### **PREMIUM ADJUSTMENT CLAUSE**

Premium based on annual turnover which is adjustable at policy expiry. Insured to provide actual turnover for the period. The premium is minimum and deposit.

#### **LSW 1001 (INSURANCE) - SEVERAL LIABILITY NOTICE:**

The subscribing Insurers obligations under contracts of Insurance to which they subscribe are several and not joint and are limited solely to the extent of the individual subscriptions. The subscribing Insurers are not responsible for the subscription of any co-subscribing Insurer who for any reason does not satisfy all or part of its obligations.

#### **IMPORTANT NOTICE**

In arranging and effecting the contract of insurance, Trident Insurance Group Pty Ltd (ABN 94 247 973 307) will be acting as agent of the Insurer, not as your agent.

**Note:** This confirmation is issued as a matter of information only and does not confer any rights upon the confirmation holder. The confirmation does not amend, extend or alter the coverage afforded by the policy/policies detailed herein.

Yours faithfully,  
Current Business  
**TRIDENT MARINE INSURANCE**