

Tax Invoice Issue Date 25 Jun 2025	Broke PSC AMGI MarineCove
Policy Number SRL-1190434	Policy Type Marine Trades Liability Insurance
Insured	Newport Marine Services Pty Ltd Newport Marine Detailing Pty Ltd
Registered	
Business Address	P.O. Box 1108, NEWPORT, NSW 2106
Your Premises	Royal Motor Yacht Club Broken Bay New South Wales, 46 Prince Alfred Parade, NEWPORT, NSW 2106 Empire Marina, 1002 Bobbin Head Road, NORTH TURRAMURRA, NSW 2074
Territorial Limits	Commonwealth of Australia
Subsidiary Companies	None Declared
Period of Insurance	30 Jun 2025 to 30 Jun 2026 at 4.00pm
Your Business	You have declared to Us that You undertake the following activities and operations in the ordinary course of Your Business
	(1) Your activities and operations as a Boat / Yacht Broker
	(a) Not insured
	(2) Your activities and operations as a Boat Builder
	(a) Not insured
	 (3) Your activities and operations as a Boat Dealer (a) Potall sales of Boats chandlen
	(a) Retail sales of Boats chandlery boating accessories and spare parts
	(b) Sundry income - apprentice incentive, freight
	collected
	(4) Your activities and operations as a Marina Operator
	(a) Not Insured

Nautilus Marine Insurance is a business name of NM Insurance Pty Ltd ABN 34 100 633 038, AFS Licence Number 227186 (NM Insurance). NM Insurance is an insurance underwriting agency and has a binding authority from Zurich Australian Insurance Limited (ZAIL) which allows it to enter into and arrange policies of insurance. NM Insurance acts on behalf of ZAIL and not you when providing these services but does so under its own AFS Licence. Always consider the relevant Product Disclosure Statement and/or Policy Wording before buying or renewing insurance.



Tax Invoice Issue Date 25 Jun 2025	Broker PSC AMGI MarineCover
Policy Number SRL-1190434	Policy Type Marine Trades Liability Insurance
	(5) Your activities and operations as a Ship Repairer
	(a) Service, repair, maintenance of Watercraft
	up to 10m in length
	(b) Service, repair, maintenance of Watercraft
	over 10m in length
	(6) Your activities and operations as a Yacht Club, Regatta Organiser or Class Association
	(a) Not insured
Limits of Liability	Our liability to pay Compensation will not exceed AUD20,000,000 for any one Occurrence for General Liability and in the aggregate any one Period of Insurance in respect of or in any way related to Products Liability .
	Our total aggregate liability any one Period of Insurance to pay Compensation in respect of or in any way related to Pollution Risks is \$1,000,000.
Insuring Conditions	Cover is provided in accordance with the terms and condition of Nautilus Marine Marine Trades Liability Insurance Policy Wording PCUS-018868-2022
Endorsements	Named Lessor Endorsement Royal Motor Yacht Club Broken Bay New South Wales (ACN 001 040 811) is noted as the lessor of the Insured in respect of the premises situated at 46 Prince Albert Parade, NEWPORT, NSW 2106.

Named Lessor Endorsement

Empire Marina Bobbin Head Pty Ltd ATF Empire Marina Bobbin Head Unit Trust is noted as the lessor of the **Insured** in respect of the premises situated at 1002 Bobbin Head Road, NORTH TURRAMURRA, NSW 2074.

Professional Services Liability Extension

The 'Professional Liability' exclusion clause contained in the Exclusions section of this **Policy**, shall not apply to the extent of the provisions of this '**Professional Services Liability Extension**' clause.

Subject to the terms and conditions of this Policy, We will provide cover for Professional Services Liability;

- Relating to and in connection with the rendering or failure to render inspections, surveys or condition reports of Watercraft, provided by You or on Your behalf;
- caused by or arising from an Occurrence;
- in the ordinary course of **Your Business**;

Nautilus Marine Insurance is a business name of NM Insurance Pty Ltd ABN 34 100 633 038, AFS Licence Number 227186 (NM Insurance). NM Insurance is an insurance underwriting agency and has a binding authority from Zurich Australian Insurance Limited (ZAIL) which allows it to enter into and arrange policies of insurance. NM Insurance acts on behalf of ZAIL and not you when providing these services but does so under its own AFS Licence. Always consider the relevant Product Disclosure Statement and/or Policy Wording before buying or renewing insurance.



Tax Invoice Issue Date 25 Jun 2025 Broker PSC AMGI MarineCover

Policy Number SRL-1190434

Policy Type Marine Trades Liability Insurance

- where the **Property Damage** and/or Personal Injury happens after the relevant Retrospective Inception Date, and
- the Claim is first made against **You** during the **Period of Insurance**.

Notwithstanding the above, You are not covered for Professional Services Liability unless

- Watercraft inspections and/or issuing of reports are undertaken by suitably qualified and experienced Employees
- Reports are only released after being reviewed and approved by suitably qualified and experienced **Employees**, and
- a disclaimer of any liability arising out of the undertaking of Watercraft inspections and issuing of reports is included in all reports issued. Such disclaimer must have been provided to and agreed by Us prior to the commencement of this Policy.

Unless stated to the contrary on the Certificate

- 1. the **Excess** applicable to this 'Professional Services Liability Extension' clause is AUD5,000 (five thousand Australian Dollars), and
- 2. the **Limit of Liability** applicable to this 'Professional Services Liability Extension' clause is AUD500,000 (five hundred thousand Australian Dollars) for all amounts payable in respect of each claim or a series of claims under this **Policy** caused by or arising from one **Occurrence** and in the aggregate during the **Period of Insurance**.

Unless otherwise agreed the following text is to be incorporated into all reports provided:

"While we have taken all reasonable care when carrying out the inspection to which this report relates and in producing the information in this report, the inspection did not and the report does not consider the condition of every part of the relevant craft. In particular, this report relates only to those parts of the craft which were able to be inspected without us undertaking major work, including (but not limited to) [insert relevant areas of the vessel]."

General Endorsements Applying to this Policy

Communicable Disease Endorsement

1 November 2020

- 1. Notwithstanding any other provision of this Policy to the contrary, this Policy does not insure any actual or alleged loss, liability, damage, compensation, injury, sickness, disease, medical payment, claim, cost, expense or other sum, directly or indirectly arising out of, attributable to, or occurring concurrently or in any sequence with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.
- 2. As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:
 - 2.1 the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and

Nautilus Marine Insurance is a business name of NM Insurance Pty Ltd ABN 34 100 633 038, AFS Licence Number 227186 (NM Insurance). NM Insurance is an insurance underwriting agency and has a binding authority from Zurich Australian Insurance Limited (ZAIL) which allows it to enter into and arrange policies of insurance. NM Insurance acts on behalf of ZAIL and not you when providing these services but does so under its own AFS Licence. Always consider the relevant Product Disclosure Statement and/or Policy Wording before buying or renewing insurance.



Tax Invoice
Issue Date 25 Jun 2025Broker
PSC AMGI MarineCoverPolicy Number
SRL-1190434Policy Type
Marine Trades Liability Insurance

- 2.2 the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
- 2.3 the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property insured hereunder,

and includes, but is not limited to, a disease that is or becomes listed on the National Notifiable Disease List and/or is or becomes a temporary addition to the National Notifiable Disease List and/or has or could give rise to a public health event of national significance and/or is or becomes a listed human disease (where National Notifiable Disease List means the list established and in force from time to time under section 11 of the National Health Security Act 2007 (Cth) and listed human disease has the meaning given by section 42 of the Biosecurity Act 2015 (Cth), or in each case any subsequent amendment, replacement or successor legislation of the Commonwealth of Australia).

3. This endorsement applies to all coverage extensions, additional coverages, exceptions to any exclusion and other coverage grant(s).

All other terms, conditions and exclusions of the policy remain the same.

Nautilus Marine Insurance is a business name of NM Insurance Pty Ltd ABN 34 100 633 038, AFS Licence Number 227186 (NM Insurance). NM Insurance is an insurance underwriting agency and has a binding authority from Zurich Australian Insurance Limited (ZAIL) which allows it to enter into and arrange policies of insurance. NM Insurance acts on behalf of ZAIL and not you when providing these services but does so under its own AFS Licence. Always consider the relevant Product Disclosure Statement and/or Policy Wording before buying or renewing insurance.